

VIA OVERNIGHT DELIVERY

November 20, 2009

Andrew Taylor Case Developer U.S. Environmental Protection Agency, Region 9 75 Hawthorne Street, SFD-7-5 San Francisco, CA 94105

Re: Response to Request for Information Pursuant to Section 104 of CERCLA regarding Insurance Coverage relating to the Excello Plating Company Facility, 4057 Goodwin

Avenue, Los Angeles, California ("Site")

Dear Mr. Taylor:

This response is provided to the U.S. Environmental Protection Agency's ("EPA") letter requesting information from The Hartford Financial Services Group, Inc., ("The Hartford") pursuant to Section 104(e) of CERCLA regarding insurance coverage for the entities identified in Enclosure B of the EPA's letter. By agreement reached with Ms. Rongone and Mr. Butler of the EPA, The Hartford received an extension of time to respond to the request through November 20, 2009.

While we recognize that The Hartford is not a responsible "person" within the meaning of the Comprehensive Environmental Response, Compensation and Liability Act ("CERCLA") with regard to the Site, we wish to cooperate with the EPA's efforts relative to the Site and are voluntarily providing this response to assist the EPA's efforts to the extent possible without compromising any business privilege or confidentiality rights afforded to The Hartford by applicable law. As discussed with Mr. Butler, The Hartford is providing the EPA with copies of responsive insurance policies, related documents, and a related claim file in its possession. The Hartford acknowledges that it is possible that some potentially relevant documents have not yet been identified, located, and/or reviewed. In this regard, we reserve the right to supplement or amend this response in the event additional information is identified that may be responsive to this request.

Andrew Taylor U.S. Environmental Protection Agency, Region 9 November 20, 2009 Page 2

Following the EPA's request, we have performed a reasonable investigation and attempted to locate and copy the responsive documents, which are contained on the enclosed CD. However, because of the requirements of Section 104(e), we believe we are also required to preserve objections and protect legal rights by submitting those objections in writing. Accordingly, given the accompanying production of documents, we also provide the following individual responses for the record. The Hartford does not intend by these responses to waive any applicable protection or right it has or may have in responding to these requests, including but not limited to the specific objections set forth below. In addition, the information and documents produced in response to this Information Request are submitted as "Company Confidential" and "Proprietary Business Information" pursuant to all applicable statutes and regulations.

As a general matter, The Hartford objects to the general scope of the Information Request. As noted specifically below (but not by way of limitation), The Hartford objects to the extent that the Information Request is overly broad, unduly burdensome, contains indefinite requests, seeks information not reasonably relevant to the above-referenced Site, and exceeds the EPA's statutory authority. Further, The Hartford objects to providing any information or documents protected by the attorney/client or work-product privileges. The Hartford reserves all of its rights, defenses and other legal protections afforded by applicable laws.

Additionally, The Hartford objects to the instructions and definitions included within the Information Request to the extent they purport to amend, change, or in any way modify or expand the scope of the controlling statutes pursuant to which this Information Request is issued. Further, The Hartford objects to the use of certain terms that are vague and not defined or which appear to add requirements that would not be applicable in other situations, such as discovery in court, and The Hartford does not adopt those definitions. The Hartford's response is in accordance with the generally accepted meanings of the terms utilized in framing the questions, without expansion or vagueness potentially created by the stated Definitions.

The Hartford incorporates by reference the objections and reservations of its rights stated above in its responses below. Without waiving its objections, The Hartford provides the following information:

Response to No. 1

Respondent: The Hartford Financial Services Group, Inc.

One Hartford Plaza Hartford, CT 06155

Lawrence Farber
Assistant Vice President
Complex Claim Group
The Hartford
One Hartford Plaza T-7-92
Hartford, CT 06155
Telephone: (860) 547-7337

Andrew Taylor U.S. Environmental Protection Agency, Region 9 November 20, 2009 Page 3

Facsimile:

(877) 905-0403

Email:

lawrence.farber@thehartford.com

Please direct additional correspondence to:

Michael Petropoulos, Esq. Complex Claim Group Legal The Hartford One Hartford Plaza, T-6-93 Hartford, CT 06155

Telephone:

(860) 547-5450

Facsimile:

(877) 538-9393

Email:

michael.petropoulos@thehartford.com

Response to No. 2 - No. 4

After conducting a reasonable search, The Hartford identified insurance policies and related documents responsive to the request and is providing copies of these policies and documents, including but not limited to broker/agent correspondence, premium computation and reinsurance related information. In addition, The Hartford is providing copies of a claim made by Excello in 2002 relating to the site. Without waiving its general objections, The Hartford otherwise objects to this request as vague, overly broad, ambiguous and burdensome. The Hartford acknowledges that it is possible that some potentially relevant documents have not yet been identified, located, and/or reviewed. In this regard, we reserve the right to supplement or amend this response in the event additional information is identified that may be responsive to this request.

Response to No. 5

After conducting a reasonable search, The Hartford found no document or information that was responsive to this request. The Hartford otherwise objects to this request as vague, ambiguous, over broad and burdensome. The Hartford acknowledges that it is possible that some potentially relevant documents have not yet been identified, located, and/or reviewed. In this regard, we reserve the right to supplement or amend this response in the event additional information is identified that may be responsive to this request.

Response to No. 6 - No. 7

Without waiving its general objections, The Hartford objects to this request as vague, ambiguous, overbroad and burdensome. Without waiving its objections, please refer to Response 2. The Hartford acknowledges that it is possible that some potentially relevant documents have not yet been identified, located, and/or reviewed. In this regard, we reserve the right to supplement or amend this response in the event additional information is identified that may be responsive to this request.

Andrew Taylor U.S. Environmental Protection Agency, Region 9 November 20, 2009 Page 4

Response to No. 8 - No. 9

Without waiving its general objections, The Hartford is providing copies of a claim made by Excello in 2002 relating to the Site. Please see Response 2. The Hartford acknowledges that it is possible that some potentially relevant documents have not yet been identified, located, and/or reviewed. In this regard, we reserve the right to supplement or amend this response in the event additional information is identified that may be responsive to this request.

Response to No. 10 – No. 11

Without waiving its general objections, please refer to Response 2.

Response to No. 12 – No. 13

After conducting a reasonable search, The Hartford found no document or information that was responsive to this request. The Hartford otherwise objects to this request as vague, ambiguous, over broad and burdensome. The Hartford acknowledges that it is possible that some potentially relevant documents have not yet been identified, located, and/or reviewed. In this regard, we reserve the right to supplement or amend this response in the event additional information is identified that may be responsive to this request.

All of the responses set forth above are based upon The Hartford's reasonable investigation of its documents, and its current information, understanding and belief. The Hartford reserves its rights to conduct additional investigation with reference to any and all documents, facts, and evidence discovered after the date of these responses, notwithstanding the absence of the reference herein to such documents, facts or evidence at this time, and to supplement, amend or modify these responses as may be appropriate.

Please contact Michael Petropoulos if you have any questions about this response or if you should require any further information, and thank you again for the courtesy of the extension.

Sincerely,

Lawrence Farber

Assistant Vice President

Complex Claim Group

CD Enclosed

LF:smh

HARTFORD, CT 06115 HARTFORD PLAZA - HO-GL-19 THE HARTFORD -PRODUCTION STATUS CENTER

THE HARTFORD

POINTE DRIVE, SUITE 200

BREA

CA 92821

REGIONAL OFFICE INSTRUCTION SHEET

POLICY NO. 72 UUC GL0843

ROUTING INSTRUCTIONS:

_ SEND TO RECORDS. TRANSFER CORR IF APPLICABLE.

09/07/00 72 UUC GL0843 (11/11/01) PAGE 1

GL HARTFORD INSURANCE GROUP

UUC

POLICY NO.: 72 UUC GL0843 72

COMMON POLICY DECLARATIONS

ITEM

1. NAMED INSURED AND EXCELLO PLATING COMPANY, INC.

MAILING ADDRESS: 4057 GOODWIN AVE

LOS ANGELES CA 90039

(LOS ANGELES COUNTY)

2. POLICY PERIOD: FROM 11/11/00 TO 11/11/01

3. AGENT'S OR BROKER'S CODE: 250999 RECORDS RETENTION - PERMANENT

AGENT'S OR BROKER'S NAME: EICHBERG ASSOCIATES INC

PREVIOUS POLICY NO.: 72 UUC GL0843

4. AUDIT PERIOD:

5. NAMED INSURED IS: CORPORATION

6. DESCRIPTION OF YOUR BUSINESS: METAL GOODS MFG

PROPERTY COMPANY CODE: G

GENERAL LIABILITY COMPANY CODE: 3

SELECT CUSTOMER

POLICY STATUS: ACTIVE

LOB LEVEL OF SUPPORT: CP-S, GL-S

AUDIT: (5*) GL ,(5) CP

DIRECT ACCOUNT BILL NUMBER: 42519968A

MARKET SEGMENTATION - 380 SIC CODE - 3471

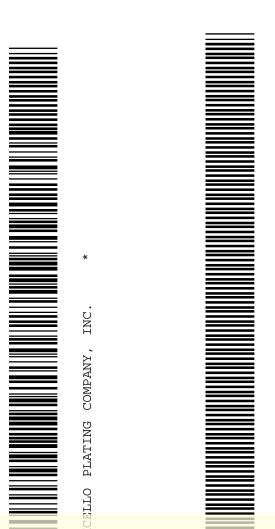
AUTOMATICALLY BOOKED

TRANS TYPE: RENL CNTL#: 001
FACE SHEET TERMINAL ID: R072R74S PAGE
09/07/00 72 UUC GL0843 72 (11/11/01)

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

08782

UUCGL0843-72200112/31/9999



This SPECIAL MULTI-FLEX POLICY is provided by the insurance company(s) of The Hartford Insurance Group, shown below.

COMMON POLICY DECLARATIONS

POLICY NUMBER: 72 UUC GL0843 72

RENEWAL OF: 72 UUC GL0843

Named Insured and Mailing Address: EXCELLO PLATING COMPANY, INC.

(No., Street, Town, State, Zip Code)

4057 GOODWIN AVE

LOS ANGELES 90039 CA

(LOS ANGELES COUNTY)

Policy Period: From 11/11/00 To 11/11/01

> 12:01 A.M., Standard time at your mailing address shown above.

In return for the payment of the premium, and subject to all of the terms of this policy, we agree with you to provide insurance as stated in this policy. The Coverage Parts that are a part of this policy are listed below. The Advance Premium shown may be subject to adjustment.

> \$4,956.00 **Total Advance Premium:**

Coverage Part and Insurance Company Summary

Advance Premium

COMMERCIAL PROPERTY HARTFORD INSURANCE COMPANY OF THE MIDWEST HARTFORD PLAZA HARTFORD, CT 06115

\$3,185.00

COMMERCIAL GENERAL LIABILITY HARTFORD CASUALTY INSURANCE COMPANY HARTFORD PLAZA HARTFORD, CT 06115

\$1,771.00

Form Numbers of Coverage Parts, Forms and Endorsements that are a part of this policy and that are not listed in the Coverage Parts.

HM0001 IH00170295 IL00210498 IL01030699 IL02700799 HP00100295 HC00100295

Agent/Broker Name: EICHBERG ASSOCIATES INC

Countersigned by

This policy is not binding unless countersigned by our Althorizod Representated these documents in its business records. At this time, the company does not certify that these documents constitute aucorrepleterandal ccurate copy of the poblicy.

UW COPY Form HM 00 10 02 95

COMMERCIAL PROPERTY COVERAGE PART - DECLARATIONS



POLICY NUMBER: 72 UUC GL0843

This COMMERCIAL PROPERTY COVERAGE PART consists of:

- A. This Declarations;
- B. Commercial Property Conditions; and
- C. Coverage Form(s), Causes of Loss Form(s) and any Endorsements and Schedules listed below.

DEDUCTIBLE		
\$		
X Optional Deductible Form applies. (SEE FORM HP0301)		
Multiple Deductible Form applies.		
Optional Windstorm or Hail Deductible Applies.		
	ADVANCE PREMIUM:	\$3,185.00
AUDIT PERIOD:		
MORTGAGE HOLDER(S)		

Except in this Declarations, when we use the word "Declarations" in this Coverage Part, we mean this "Declarations" or the "Common Policy Declarations."

Form Numbers of Coverage Forms, Causes of Loss Forms, Endorsements and Schedules that are a part of this Coverage Part:

HP99011185 CP00900788 HP19051185T HP99021185 IH10010986 CP00100695 CP00300695 HP15051295 CP10300695 CP10350695 HP03011185 HP04320192 IH09350898

COMMERCIAL PROPERTY - SCHEDULE OF PREMISES AND COVERAGES PROVIDED



POLICY NUMBER: 72 UUC GL0843

The limits of insurance shown below are subject to all the terms of this policy that apply.

PREMISES 1 BUILDING 1

DESCRIPTION OF PREMISES

LOCATION: 4057 GOODWIN AVE

LOS ANGELES, CA 90039 (LOS ANGELES COUNTY)

CONSTRUCTION: BLOCK

OCCUPANCY: METAL GOODS MFG

BUSINESS INCOME INCLUDING "RENTAL VALUE"

LIMIT OF INSURANCE \$220,500

CAUSES OF LOSS FORM(S):

SPECIAL (CP1030)

ADDITIONAL EXCLUSIONS:

WATERCRAFT (CP1035)

COVERAGE FORM : CP0030

OPTIONAL COVERAGE(S):

(SEE COVERAGE FORM)

MONTHLY LIMIT OF INDEMNITY: 1/4

YOUR BUSINESS PERSONAL PROPERTY

LIMIT OF INSURANCE \$612,200

COINSURANCE PERCENTAGE 90%

CAUSES OF LOSS FORM(S):

SPECIAL (CP1030)

ADDITIONAL EXCLUSIONS:

WATERCRAFT (CP1035)

COVERAGE FORM: CP0010

OPTIONAL COVERAGE(S):

(SEE COVERAGE FORM)

REPLACEMENT COST (INCLUDING STOCK)

COMMERCIAL PROPERTY - SCHEDULE OF PREMISES AND COVERAGES PROVIDED (Continued)

POLICY NUMBER: 72 UUC GL0843

ADDITIONAL COVERAGES

SPICE FOR METALWORKERS (HP0432)

POLICY NUMBER: 72 UUC GL0843



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

OPTIONAL DEDUCTIBLE

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
BUILDERS' RISK COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
TOBACCO SALES WAREHOUSES COVERAGE FORM

SCHEDULE Deductible: \$1000			
The deductible shown above applies separately to each:			
(Indicate one by X) Ccurrence Premises "Item"			
As used in this endorsement, "Item" means each item of Covered Property for which a separate value is shown. Exceptions to the above:			

The deductible provision in the coverage forms shown above is replaced by the following:

DEDUCTIBLE

We will not pay for loss or damage until the amount of loss or damage exceeds the deductible shown in the schedule of the Optional Deductible form. We will then pay the applicable Limit of Insurance.

**But Deductible Shown in the schedule of the Optional Deductible form. We will then pay the applicable Limit of Insurance.

**Dust Deductible Shown in the schedule of the Optional Deductible form. We will then pay the applicable Limit of Insurance.

**Dust Deductible Shown in the schedule of the Optional Deductible form. We will then pay the applicable Limit of Insurance.

does not certify that these documents constitute a complete and accurate copy of the policy.

COMMERCIAL GENERAL LIABILITY COVERAGE PART - DECLARATIONS



POLICY NUMBER: 72 UUC GL0843

This COMMERCIAL GENERAL LIABILITY COVERAGE PART consists of:

- A. This Declarations;
- B. Commercial General Liability Schedule;
- C. Commercial General Liability Coverage Form; and
- D. Any Endorsements issued to be a part of this Coverage Part and listed below.

LIMITS OF INSURANCE

The Limits of Insurance, subject to all the terms of this Policy that apply, are:

Each Occurrence Limit	\$1,000,000
Fire Damage Limit - Any One Fire	\$300,000
Medical Expense Limit - Any One Person	\$10,000
Personal and Advertising Injury Limit	\$1,000,000
General Aggregate Limit, (other than Products-Completed Operations)	\$2,000,000
Products-Completed Operations Aggregate Limit	\$2,000,000

ADVANCE PREMIUM: \$1,771.00

AUDIT PERIOD:

Except in this Declarations, when we use the word "Declarations" in this Coverage Part, we mean this "Declarations" or the "Common Policy Declarations."

Form Numbers of Coverage Forms, Endorsements and Schedules that are part of this Coverage Part:

HC70010390 CG00010196 CG00550397 CG21471093 HC00650597 HC26001093 CG00540397 CG21331185 HC22030891 HC12101185T

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - DESIGNATED PRODUCTS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE

Designated Product(s):

ALL AIRCRAFT PRODUCTS

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

This insurance does not apply to "bodily injury" or "property damage" included in the "products-completed operations hazard" and arising out of any of "your products" shown in the Schedule.

COMMERCIAL GENERAL LIABILITY SCHEDULE



POLICY NUMBER: 72 UUC GL0843

Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.

RATING CLASSIFICATIONS

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY

COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 001/001 TERR: 003

LOCATION: 4057 GOODWIN AVE

> LOS ANGELES 90039 CA.

CLASSIFICATION CODE NUMBER

AND DESCRIPTION: 52547

ELECTROPLATING

PREMIUM AND RATING BASIS: GROSS SALES PER 1,000

661,500 **EXPOSURE:**

RATE: 2.1260

ADVANCE PREMIUM: 1,406.00

DESCRIPTION OF HAZARDS: PRODUCTS/COMPLETED OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY

COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 001/001

LOCATION: 4057 GOODWIN AVE

LOS ANGELES CA. 90039

CLASSIFICATION CODE NUMBER

52547 AND DESCRIPTION:

ELECTROPLATING

PER 1,000 PREMIUM AND RATING BASIS: GROSS SALES

44,100 **EXPOSURE:**

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 72 UUC GL0843

RATE: 1.3040

ADVANCE PREMIUM: 365.00 MP

TOTAL ADVANCE PREMIUM: 1,771.00

POLICY INFORMATION

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC COMPANY CODE AND NAME: 3 HARTFORD CASUALTY INSURANCE COMPANY

EFFECTIVE DATE: 11/11/00 EXPIRATION DATE: 11/11/01

AUDIT PERIOD: SMF PROGRAM: INDUSTRIAL

LIMITS OF LIABILITY	 PREMIUM
PREMISES/OPERATIONS	\$ 1,406.00
\$ 1,000,000 EACH OCCUR \$ 2,000,000 AGGR	
PRODUCTS/COMPLETED OPERATIONS	\$ 365.00
\$ 1,000,000 EACH OCCUR \$ 2,000,000 AGGR	
TOTAL PREMIUM	\$ 1,771.00

POLICY # 72UUCGL0843 72 CONTROL # 001 TERM ID R072R74S PROCESS DATE 09/07/00 OPER INITIALS CEJ AAR PREV POL # 72UUCGL0843

PAGE 1

POLICY NUMBER: 72 UUC GL0843 72 EFFECTIVE DATE: 11/11/00 PRIMARY STATE: CA MARKET SEGMENTATION: 380

STATE RATING MODIFICATION FACTORS AND COMMISSION:

STATE CA
SMF FILED/GUIDE MOD .90
NORMAL LINE COMMISSION 15.0

CLASS INFORMATION

PREMISES/OPERATIONS (SUBLINE 334)

CLASS CODE: 52547 STATE: CA

CLASS DESCRIPTION ELECTROPLATING

PRODUCTS/COMPLETED OPERATIONS (SUBLINE 336)

CLASS CODE: 52547 STATE: CA

CLASS DESCRIPTION ELECTROPLATING

PREMISES/OPERATIONS (SUBLINE 334)

STATE: CA TERR: 003 PRMS: 001 BLDG: 001

ZIP CODE: 90032 CLASS CODE: 52547 ELECTROPLATING

PREMIUM BASIS: GROSS SALES RATING BASIS: PER 1000

(*A)1.878 X (D)1.48 X (K).90 X (FW).85 = (P)2.126 X ((O)661.500 / 1000) =

X ((Q)661,500 / 1000) = 1,406.00

PRODUCTS/COMPLETED OPERATIONS (SUBLINE 336)

STATE: CA PRMS: 001 BLDG: 001

CLASS CODE: 52547 ELECTROPLATING

PREMIUM BASIS: GROSS SALES RATING BASIS: PER 1000

(A).840 X (D)2.03 X (K).90 X (FW).85 = (P)1.304 X ((Q)44,100

/ 1000) = 58.00

PROD/COMP OPS MPD (STD) 307.00

GRAND TOTAL 1,771.00

KEYS: * = OVERRIDE

A = BASE RATE D = INCR. LIMIT FACTOR

K = SMF FILED/GUIDE MOD P = FINAL RATE

Q = EXPOSURE FW = COMPANY DEV FACTOR

POLICY # 72UUCGL0843 72 CONTROL # 001 TERM ID R072R74S PROCESS DATE 09/07/00 OPER INITIALS CEJ AAR PREV POL # 72UUCGL0843

EXCELLO PLATING COMPANY, INC.

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC

COMPANY CODE AND NAME: G HARTFORD INSURANCE COMPANY OF THE MIDWEST

POLICY EFFECTIVE DATE: 11/11/00 POLICY EXPIRATION DATE: 11/11/01

AUDIT PERIOD:

MULTI-FLEX PROGRAM:

INDUSTRIAL

BUS PERSONAL PROPERTY

DED \$1000

COVERED PROPERTY CA	USE OF LOSS	AMT-OF-INS	PER CAUSE OF LOSS PREMIUM
BUS PERSONAL PROPERTY	GRPI/GRPII	612,200	1,512.00
	SPECIAL	612,200	643.00
BUSINESS INCOME	GRPI/GRPII	220,500	761.00
	SPECIAL	220,500	117.00
TARGET SPICE			\$152.00
TOTAL PREMIUM			\$3,185.00
ONE YEAR POLICY			\$3,185.00

POLICY # 72UUCGL0843 72 CONTROL # 001 TERM ID R072R74S PROCESS DATE 09/07/00 OPER INITIALS CEJ AAR PREV POL # 72UUCGL0843

EFFECTIVE DATE: 11/11/00

PAGE: 001

72

PRIMARY STATE CA

STATE RATING MODIFICATION FACTORS AND COMMISSIONS

STATE(S) CA

> .750 PREFERRED RISK PLAN MOD: SMF FILED/GUIDE MOD: 700 NORMAL LINE COMMISSION: 15.0 TIME ELEMENT COMMISSION: 15.0 DED EACH OCCURRENCE 1000

PREMISES/BUILDING RATING DETAIL

POLICY NUMBER: 72 UUC GL0843

TYPE OF POLICY PROT RI GRP I/II SPC RT YR PLAN BLT CD DESCRIPTION CLASS CD CONST CLASS TERR CODE 1956 0.2 2-MASONRY 6850 620 90039 1

PREMISES 001 BUILDING 001 STATE: CA

BCEG GRADE 3 (CODE 03) COUNTRYWIDE LCM: 1.610

BUSINESS INCOME (INCL RENTAL VALUE)

DISTRICT AREA L025 RISK ID 032020 MONTHLY LIMIT 1/4 (MFG/MINING) GROUP I

(C).347 X (D).809 X (DB)1.710 X (U).750 X (K).700 =

 $(P).252 \times (Q)220,500 =$ 556.00

GROUP II SYM B

(B).107 X (ER).970 X (DB)1.710 X (U).750 X (K).700

 $= (P).093 \times (Q)220,500 =$ 205.00

SPECIAL

 $(A).101 \times (U).750 \times (K).700 = (P).053 \times (Q)220,500$

117.00

KEYS: C = SPECIFIC RATE D = RATE ADJUSTMENT

> DB= MONTHLY LIMIT FACTOR U = PREFERRED RISK FACTOR

K = SMF FILED/GUIDE MOD P = FINAL RATE Q = LIMIT OF LIABILITY B = CLASS RATE ER= BCEG FCTR A = BASE RATE

POLICY # R072R74S PROCESS DATE 09/07/00 OPER INITIALS CEJ AAR PREV POL # 72UUCGL0843

72

PREMISES/BUILDING RATING DETAIL

POLICY NUMBER: 72 UUC GL0843

PREMISES 001 BUILDING 001 (CONT)

BCEG GRADE 3 (CODE 03) COUNTRYWIDE LCM: 1.610

YOUR BUSINESS PERSONAL PROPERTY ITV 5.0

FN 002

DISTRICT AREA L025 RISK ID 032020

EFFECTIVE DATE:

11/11/00

GROUP I COINS 90 PCT COMM 15.0

(C).555 X (D).809 X (F).950 X (G).900 X (U).750 X

 $(K).700 = (P).202 \times (Q)612,200 =$ 1,237.00

GROUP II SYM B

(B).107 X (ER).970 X (F).950 X (G).870 X (U).750 X

 $(K).700 = (P).045 \times (Q)612,200 =$ 275.00

SPECIAL (CL LIMIT 15000) RATE GROUP 02 TERR 01

(A)1,933 X (E).394 / (CW)612,200 + (N).111 X (F).950) = (CY).230 X (G).870 X (U).750 X (K).700

 $= (P).105 \times (Q)612,200 =$ 643.00

TARGET SPICE BPP

 $2,155 \times .050 =$ 108.00 TARGET SPICE TE

 $878 \times .050 =$ 44.00

> GRAND TOTAL = 3,185.00

KEYS: C = SPECIFIC RATE

F = COINSURANCE ADJ

U = PREFERRED RISK FACTOR

P = FINAL RATE

B = CLASS RATE

A = BASE RATE

CW= COMBINED LIMITS

CY= RATE

D = RATE ADJUSTMENT

G = DEDUCTIBLE CREDIT

K = SMF FILED/GUIDE MOD

Q = LIMIT OF LIABILITY

ER= BCEG FCTR

E = TERRITORIAL MULT

N = THEFT FCTR

POLICY # 72UUCGL0843 72 CONTROL # 001 TERM ID PROCESS DATE 09/07/00 OPER INITIALS CEJ AAR PREV POL # 72UUCGL0843



POLICY INFORMATION

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC

EFFECTIVE DATE: 11/11/2000 EXPIRATION DATE: 11/11/2001

AUDIT PERIOD:

--- COVERAGE PART --- -- COMPANY CODE --- PREMIUM ----

PROPERTY G 3,185.00 3 1,771.00 GENERAL LIABILITY

TOTAL POLICY PREMIUM 4,956.00

DIRECT ACCOUNT BILL NUMBER: 42519968A

The company located these documents in its POLICY # 72UUCGL0843 72 CONTROL # 001 TERM ID TERM ID TO TERM ID TERM PROCESS DATE 09/07/00 OPER INITIALS COORDINATE THE CONSTITUTE CONS a complete and accurate copy of the policy.

NAMED INSURED:

POLICY INFORMATION

EXCELLO PLATING COMPANY, INC.

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC

EFFECTIVE DATE: 11/11/00

ST PROP B&M MARINE GEN-LIAB AUTO-LIAB PHYS-DAM BOND BURG

4 \$3,033 \$1,771

72 CONTROL # 001 TERM ID POLICY # 72UUCGL0843 R072R74S PROCESS DATE 09/07/00 OPER INITIALS CEJ AAR PREV POL # 72UUCGL0843



POLICY INFORMATION

NAME INSURED: EXCELLO PLATING COMPANY, INC.
PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC

EFFECTIVE DATE: 11/11/2000

PRMS BLDG ----- STREET ----- CITY ---- STATE

4057 GOODWIN AVE 001 001 LOS ANGELES CA

(LOB) PROP GL

POLICY # 72UUCGL0843 72 CONTROL # 001 TERM ID R072R74S PROCESS DATE 09/07/00 OPER INITIALS CEJ AAR PREV POL # 72UUCGL0843

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

POLICY NO: 72 UUC GL0843 72

PRODUCER'S NAME: EICHBERG ASSOCIATES INC

PRODUCER'S CODE: 250999

11/11/00 11/11/01 POLICY PERIOD: FROM TO

DIRECT ACCOUNT BILL NUMBER: 42519968A

TRANSACTION TYPE: RENEWAL

LOB

\$4,956.00 TOTAL ANNUAL PREMIUM

COMMISSION BREAKDOWN

COMMISSION PERCENTAGE

TOTAL ANNUAL PREMIUM

202	TOTTLE THANKSTILL TREATEDIT OF	
PROPERTY	\$3,185.00	15.0
GL	\$1,771.00	15.0
TOTAL:	\$4,956.00	
-	, , , , , , , , , , , , , , , , , , , ,	
FORM	TI	TLE
HM00010295	POLICY FRONT COVER	
HM00100295	COMMON POLICY DECLARA	TIONS -UUC
IH00170295	COMMON POLICY CONDITI	ONS
IL00210498	NUCLEAR ENERGY LIABIL	ITY EXCLUSION ENDORSEMENT
	(BROAD FORM)	
IL01030699	CALIFORNIA CHANGES -	ACTUAL CASH VALUE
IL02700799	CALIFORNIA CHANGES -	CANCELLATION AND NONRENEWAL
НР99011185	QUICK REFERENCE COMME	RCIAL PROPERTY COVERAGE
	PART	
HP00100295	COMMERCIAL PROPERTY C	OVERAGE PART - DECLARATIONS
CP00900788	COMMERCIAL PROPERTY C	ONDITIONS
HP19051185T	COMMERCIAL PROPERTY S	CHEDULE OF PREMISES AND
	COVERAGES PROVIDED	
HP99021185	REMOVAL PERMIT	
IH10010986	PERILS SPECIFICALLY E	XCEPTED
CP00100695	BUILDING AND PERSONAL	PROPERTY COVERAGE FORM
CP00300695	BUSINESS INCOME (AND	EXTRA EXPENSE)
	COVERAGE FORM	,
HP15051295	ELIMINATION OF BUSINE	SS INCOME WAITING
	PERIOD	
CP10300695	CAUSES OF LOSS - SPEC	IAL FORM
CP10350695	WATERCRAFT EXCLUSION	
HP03011185	OPTIONAL DEDUCTIBLE	
HP04320192	SUPPLEMENTAL PROPERTY	INSURANCE COVERAGE
0 10 2 0 2 7 2	ENDORSEMENT FOR METAL	
IH09350898		COMPUTER-RELATED LOSSES
HC70010390		RCIAL GENERAL LIABILITY
110.0010000	COVERAGE PART- OCCURR	
нс00100295		ABILITY COVERAGE PART-
11000100203	DECLARATIONS	
CG00010196		ABILITY COVERAGE FORM
CG00550397	AMENDMENT OF OTHER IN	
2300330371		ompany located these documents in its
		ompany located these documents in its

1 (CONT' DON NEXT PAGE). At this time, the company PRODUCER'S FACT SHEET PAGE 09/07/00 72 UUC GL0843 72 (11/11/01 does not certify that these documents constitute a complete and accurate copy of the policy.

PRODUCER'S FACT SH	EET (CONTINUED)	POLICY NO: 72UUCGL0843
CG00010196 CG00550397	COMMERCIAL GENERAL LIABILITY AMENDMENT OF OTHER INSURANCE	
	(OCCURRENCE VERSION)	
CG21471093	EMPLOYMENT-RELATED PRACTICES	EXCLUSION
НС00650597	AMENDMENT OF COVERAGE B	
HC26001093	SPECIAL BROAD FORM COMMERCIA	L -
	GENERAL LIABILITY ENDORSEMEN	T
CG00540397	AMENDMENT OF POLLUTION EXCLU	SION - EXCEPTION
	FOR BUILDING HEATING EQUIPME	NT
CG21331185	EXCLUSION-DESIGNATED PRODUCT	S
HC22030891	EXCLUSION - AIRCRAFT PRODUCT	S
HC12101185T	COMMERCIAL GENERAL LIABILITY	SCHEDULE
STUFFER/NOTICE	TITLE	
a 2061 1	TWOODEN'S NORTH TO DOLL TOWN	I DEDG DEDUGETON
G-3061-1	IMPORTANT NOTICE TO POLICYHO	LDERS - REDUCTION
~ 2100 0	OF COVERAGE	
G-3188-0	IMPORTANT NOTICE TO POLICYHO	
G-3211-0	IMPORTANT NOTICE TO POLICYHO	
	COMMERCIAL PROPERTY COVERAGE	
PC-374-0	IMPORTANT NOTICE TO POLICYHO	·-
100722	TOTAL ACCOUNT BILLING SYSTEM	







IMPORTANT NOTICE TO POLICYHOLDERS REDUCTION OF COVERAGE

TITLE OF FORM: EXCLUSION-DESIGNATED PRODUCTS

FORM NUMBER: CG21331185

COVERAGES:

THE FORM CITED ABOVE HAS BEEN ADDED TO YOUR POLICY AND HAS THE EFFECT OF REDUCING YOUR INSURANCE COVERAGE. YOU SHOULD REVIEW YOUR POLICY AND CONTACT YOUR HARTFORD AGENT OR YOUR BROKER IF YOU HAVE ANY QUESTIONS.

43 08

INSURER:

GL HARTFORD INSURANCE GROUP

UUC

POLICY NO.: 72 UUC GL0843

COMMON POLICY DECLARATIONS

ITEM

NAMED INSURED AND

MAILING ADDRESS:

EXCELLO PLATING COMPANY, INC.

4057 GOODWIN AVE

LOS ANGELES 90039

(LOS ANGELES COUNTY)

2. POLICY PERIOD:

11/11/00 TO 11/11/01

AGENT'S OR BROKER'S CODE: 250999 RECORDS RETENTION - PERMANENT

AGENT'S OR BROKER'S NAME: EICHBERG ASSOCIATES INC

PREVIOUS POLICY NO.: 72 UUC GL0843

AUDIT PERIOD:

NAMED INSURED IS: CORPORATION

DESCRIPTION OF YOUR BUSINESS: METAL GOODS MFG

PROPERTY COMPANY CODE: G

GENERAL LIABILITY COMPANY CODE: 3

SELECT CUSTOMER

POLICY STATUS: ACTIVE

LOB LEVEL OF SUPPORT: CP-S, GL-S

AUDIT: (5*) GL ,(5) CP

DIRECT ACCOUNT BILL NUMBER: 42519968A

MARKET SEGMENTATION - 380

SIC CODE - 3471

AUTOMATICALLY BOOKED

TRANS TYPE: RENL CNTL#: 001
FACE SHEET TERMINAL ID: R072R74S PAGE 09/07/00 72 UUC GL0843 72 (11/11/01)



UUCGL0843-72200112/31/9999



*EXCELLO PLATING COMPANY, INC.



This SPECIAL MULTI-FLEX POLICY is provided by the insurance company(s) of The Hartford Insurance Group, shown below.

72

COMMON POLICY DECLARATIONS

POLICY NUMBER: 72 UUC GL0843

RENEWAL OF: 72 UUC GL0843

Named Insured and Mailing Address: (No., Street, Town, State, Zip Code)

EXCELLO PLATING COMPANY, INC.

4057 GOODWIN AVE

LOS ANGELES

CA 90039

(LOS ANGELES COUNTY)

Policy Period:

From 11/11/00 **To** 11/11/01

12:01 A.M., Standard time at your mailing address shown above.

In return for the payment of the premium, and subject to all of the terms of this policy, we agree with you to provide insurance as stated in this policy. The Coverage Parts that are a part of this policy are listed below. The Advance Premium shown may be subject to adjustment.

Total Advance Premium:

\$4,956.00

Coverage Part and Insurance Company Summary

Advance Premium

COMMERCIAL PROPERTY HARTFORD INSURANCE COMPANY OF THE MIDWEST HARTFORD PLAZA HARTFORD, CT 06115

\$3,185.00

COMMERCIAL GENERAL LIABILITY HARTFORD CASUALTY INSURANCE COMPANY HARTFORD PLAZA HARTFORD, CT 06115

\$1,771.00

Form Numbers of Coverage Parts, Forms and Endorsements that are a part of this policy and that are not listed in the Coverage Parts.

HM0001 IH00170295 IL00210498 IL01030699 IL02700799 HP00100295 HC00100295

Agent/Broker Name: EICHBERG ASSOCIATES INC

Countersigned by

This policy is not binding unless countersigned by our Attended panystocated these documents in its business records. At this time, the company does not certify that these documents constitute a workpleterand accurate copy of the peffcy.

UW COPY Form HM 00 10 02 95

COMMERCIAL PROPERTY COVERAGE PART - DECLARATIONS



POLICY NUMBER: 72 UUC GL0843

This COMMERCIAL PROPERTY COVERAGE PART consists of:			
 A. This Declarations; B. Commercial Property Conditions; and C. Coverage Form(s), Causes of Loss Form(s) and any Endorsements and Schedules listed below. 			
DEDUCTIBLE			
\$			
X Optional Deductible Form applies. (SEE FORM HP0301)			
Multiple Deductible Form applies.			
Optional Windstorm or Hail Deductible Applies.			
ADVANCE PREMIUM: \$3,185.00			
AUDIT PERIOD:			
MORTGAGE HOLDER(S)			
Except in this Declarations, when we use the word "Declarations" in this Coverage Part, we mean this "Declarations" or the "Common Policy Declarations."			
Form Numbers of Coverage Forms, Causes of Loss Forms, Endorsements and Schedules that are a part of this Coverage Part:			
HP99011185 CP00900788 HP19051185T HP99021185 IH10010986 CP00100695			

CP00300695 HP15051295 CP10300695 CP10350695 HP03011185 HP04320192

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

IH09350898

COMMERCIAL PROPERTY - SCHEDULE OF PREMISES AND COVERAGES PROVIDED



POLICY NUMBER: 72 UUC GL0843

The limits of insurance shown below are subject to all the terms of this policy that apply.

PREMISES

1 BUILDING

DESCRIPTION-OF PREMISES

LOCATION:

4057 GOODWIN AVE

LOS ANGELES, CA 90039

(LOS ANGELES COUNTY)

CONSTRUCTION: BLOCK

OCCUPANCY: METAL GOODS MFG

BUSINESS INCOME INCLUDING "RENTAL VALUE"

LIMIT OF INSURANCE

\$220,500

CAUSES OF LOSS FORM(S):

SPECIAL (CP1030)

ADDITIONAL EXCLUSIONS:

WATERCRAFT (CP1035)

COVERAGE FORM: CP0030

OPTIONAL COVERAGE(S):

(SEE COVERAGE FORM)

MONTHLY LIMIT OF INDEMNITY: 1/4

YOUR BUSINESS PERSONAL PROPERTY

LIMIT OF INSURANCE

\$612,200

COINSURANCE PERCENTAGE

90%

CAUSES OF LOSS FORM(S):

SPECIAL (CP1030)

ADDITIONAL EXCLUSIONS:

WATERCRAFT (CP1035)

COVERAGE FORM:

CP0010

OPTIONAL COVERAGE(S):

(SEE COVERAGE FORM)

REPLACEMENT COST (INCLUDING STOCK)

COMMERCIAL PROPERTY - SCHEDULE OF PREMISES AND COVERAGES PROVIDED (Continued)

POLICY NUMBER: 72 UUC GL0843

ADDITIONAL COVERAGES

SPICE FOR METALWORKERS (HP0432)

POLICY NUMBER: 72 UUC GL0843



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

OPTIONAL DEDUCTIBLE

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM BUILDERS' RISK COVERAGE FORM CONDOMINIUM ASSOCIATION COVERAGE FORM CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM TOBACCO SALES WAREHOUSES COVERAGE FORM

SCHEDULE Deductible: \$1000			
The deductible shown above applies (Indicate one by X)	separately to each:	Premises	"Item"
As used in this endorsement, "Item" means each item of Covered Property for which a separate value is shown. Exceptions to the above:			
The deductible provision in the covera	age forms shown above is	replaced by the following:	

DEDUCTIBLE

We will not pay for loss or damage until the amount of loss or damage exceeds the deductible shown in the schedule of the Optional Deductible form. We will then pay the mount of loss or damage exceeds the deductible shown in the schedule of the Optional Deductible form. We will then pay the mount of loss or damage exceeds the deductible shown in the schedule of the Optional Deductible form. We will then pay the mount of loss or damage exceeds the deductible shown in the schedule of the Optional Deductible form. We will then pay the mount of loss or damage exceeds the deductible shown in the schedule of the Optional Deductible form. We will then pay the mount of loss or damage exceeds the deductible shown in the schedule of the Optional Deductible form. We will then pay the mount of loss or damage exceeds the deductible shown in the schedule of the Optional Deductible form. We will then pay the mount of loss or damage exceeds the deductible shown in the schedule of the Optional Deductible form. We will then pay the mount of loss or damage exceeds the deductible shown in the schedule of the Optional Deductible form.

does not certify that these documents constitute a complete and accurate copy of the policy.

COMMERCIAL GENERAL LIABILITY COVERAGE PART - DECLARATIONS



POLICY NUMBER: 72 UUC GL0843

This COMMERCIAL GENERAL LIABILITY COVERAGE PART consists of:

- A. This Declarations:
- B. Commercial General Liability Schedule;
- C. Commercial General Liability Coverage Form; and
- D. Any Endorsements issued to be a part of this Coverage Part and listed below.

LIMITS OF INSURANCE

The Limits of Insurance, subject to all the terms of this Policy that apply, are:

Each Occurrence Limit	\$1,000,000
Fire Damage Limit - Any One Fire	\$300,000
Medical Expense Limit - Any One Person	\$10,000
Personal and Advertising Injury Limit	\$1,000,000
General Aggregate Limit, (other than Products-Completed Operations)	\$2,000,000
Products-Completed Operations Aggregate Limit	\$2,000,000

ADVANCE PREMIUM:

\$1,771.00

AUDIT PERIOD:

Except in this Declarations, when we use the word "Declarations" in this Coverage Part, we mean this "Declarations" or the "Common Policy Declarations."

Form Numbers of Coverage Forms, Endorsements and Schedules that are part of this Coverage Part:

HC70010390 CG00010196 CG00550397 CG21471093 HC00650597 HC26001093 CG00540397 CG21331185 HC22030891 HC12101185T

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - DESIGNATED PRODUCTS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SC	HE	'n	П	ΙF

Designated Product(s):

ALL AIRCRAFT PRODUCTS

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

This insurance does not apply to "bodily injury" or "property damage" included in the "products-completed operations hazard" and arising out of any of "your products" shown in the Schedule.

COMMERCIAL GENERAL LIABILITY SCHEDULE



POLICY NUMBER: 72 UUC GL0843

Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.

RATING CLASSIFICATIONS

DESCRIPTION OF HAZARDS:

PREMISES/OPERATIONS COVERAGE

REFER TO:

COMMERCIAL GENERAL LIABILITY COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO:

001/001

TERR: 003

LOCATION:

4057 GOODWIN AVE

LOS ANGELES 90039

CLASSIFICATION CODE NUMBER

AND DESCRIPTION: ELECTROPLATING

52547

PREMIUM AND RATING BASIS:

GROSS SALES

PER 1,000

EXPOSURE:

661,500

RATE:

2.1260

ADVANCE PREMIUM:

1,406.00

DESCRIPTION OF HAZARDS:

PRODUCTS/COMPLETED OPERATIONS COVERAGE

REFER TO:

COMMERCIAL GENERAL LIABILITY COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO:

001/001

LOCATION:

4057 GOODWIN AVE

LOS ANGELES

CA. 90039

CLASSIFICATION CODE NUMBER

AND DESCRIPTION:

52547

ELECTROPLATING

PREMIUM AND RATING BASIS:

GROSS SALES

PER 1,000

EXPOSURE:

44,100

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 72 UUC GL0843

RATE:

1.3040

ADVANCE PREMIUM:

365.00 MP

TOTAL ADVANCE PREMIUM:

1,771.00

11/11/01

POLICY INFORMATION

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC

COMPANY CODE AND NAME: 3 HARTFORD CASUALTY INSURANCE COMPANY

EFFECTIVE DATE: 11/11/00 EXPIRATION DATE: SMF PROGRAM: INDUSTRIAL AUDIT PERIOD:

LIMITS OF LIABILITY		PREMIUM
PREMISES/OPERATIONS	\$	1,406.00
\$ 1,000,000 EACH OCCUR \$ 2,000,000 AGGR PRODUCTS/COMPLETED OPERATIONS	\$	365.00
\$ 1,000,000 EACH OCCUR \$ 2,000,000 AGGR		
TOTAL PREMIUM	\$	1,771.00

POLICY # 72UUCGL0843 72 CONTROL # 001 TERM ID R072R74S PROCESS DATE 09/07/00 OPER INITIALS CEJ AAR PREV POL # 72UUCGL0843

PAGE 1

POLICY NUMBER:

72 UUC GL0843 72

EFFECTIVE DATE:

PRIMARY STATE:

CA

11/11/00 MARKET SEGMENTATION: 380

STATE RATING MODIFICATION FACTORS AND COMMISSION:

STATE

SMF FILED/GUIDE MOD

NORMAL LINE COMMISSION

.90

CLASS INFORMATION

PREMISES/OPERATIONS (SUBLINE 334)

CLASS CODE: 52547

STATE: CA

CLASS DESCRIPTION

ELECTROPLATING

PRODUCTS/COMPLETED OPERATIONS (SUBLINE 336)

CLASS CODE: 52547 STATE: CA

CLASS DESCRIPTION

ELECTROPLATING

PREMISES/OPERATIONS (SUBLINE 334)

STATE: CA

TERR: 003

PRMS: 001

BLDG: 001

ZIP CODE: 90032 CLASS CODE: 52547

ELECTROPLATING

PREMIUM BASIS: GROSS SALES

RATING BASIS: PER 1000

(*A)1.878 X (D)1.48 X (K).90 X (FW).85 = (P)2.126 X ((Q)661,500 / 1000) =

1,406.00

PRODUCTS/COMPLETED OPERATIONS (SUBLINE 336)

STATE: CA

PRMS: 001

BLDG: 001

CLASS CODE: 52547

ELECTROPLATING

PREMIUM BASIS: GROSS SALES

RATING BASIS: PER 1000

(A) $.840 \times (D) 2.03 \times (K).90 \times (FW).85 = (P) 1.304 \times (Q) 44,100$

1000) =

58.00

PROD/COMP OPS MPD (STD)

307.00

GRAND TOTAL

1,771.00

KEYS:

* = OVERRIDE

A = BASE RATE

D = INCR. LIMIT FACTOR -P_=_FINAL_RATE_

-K-=-SMF-FILED/GUIDE-MOD-Q = EXPOSURE

FW = COMPANY DEV FACTOR

POLICY #

72UUCGL0843

R072R74S

72 CONTROL # 001 TERM ID

PROCESS DATE 09/07/00 OPER INITIALS CEJ AAR PREV POL # 72UUCGL0843

POLICY INFORMATION

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC

COMPANY CODE AND NAME: G HARTFORD INSURANCE COMPANY OF THE MIDWEST

POLICY EFFECTIVE DATE: 11/11/00 POLICY EXPIRATION DATE: 11/11/01 AUDIT PERIOD:

MULTI-FLEX PROGRAM: INDUSTRIAL

BUS PERSONAL PROPERTY

\$1000 DED

COVERED PROPERTY CA	USE OF LOSS	AMT-OF-INS	PER CAUSE OF LOSS PREMIUM
BUS PERSONAL PROPERTY	GRPI/GRPII	612,200	1,512.00
	SPECIAL	612,200	643.00
BUSINESS INCOME	GRPI/GRPII	220,500	761.00
	SPECIAL	220,500	117.00
TARGET SPICE			\$152.00
TOTAL PREMIUM			\$3,185.00
ONE YEAR POLICY			\$3,185.00

POLICY # 72UUCGL0843 72 CONTROL # 001 TERM ID PROCESS DATE 09/07/00 OPER INITIALS CEJ AAR PREV POL # 72UUCGL0843

PAGE: 001

POLICY NUMBER: 72 UUC GL0843 EFFECTIVE DATE:

11/11/00

PRIMARY STATE CA

STATE RATING MODIFICATION FACTORS AND COMMISSIONS

STATE(S)

.750 PREFERRED RISK PLAN MOD: SMF FILED/GUIDE MOD: .700 NORMAL LINE COMMISSION: 15.0 TIME ELEMENT COMMISSION: 15.0 DED EACH OCCURRENCE 1000

PREMISES/BUILDING RATING DETAIL

SPC RT YR TYPE OF POLICY PROT RI GRP I/II CSP ZIP PLAN BLT CD DESCRIPTION CLASS CD CONST CLASS TERR CODE 02 1 2-MASONRY 6850 P 1956 620 90039

PREMISES 001 BUILDING 001

STATE: CA

BCEG GRADE 3 (CODE 03)

COUNTRYWIDE LCM: 1.610

BUSINESS INCOME (INCL RENTAL VALUE)

DISTRICT AREA LO25 RISK ID 032020

GROUP I MONTHLY LIMIT 1/4 (MFG/MINING)

(C) $.347 \times (D) .809 \times (DB) 1.710 \times (U) .750 \times (K) .700 = (P) .252 \times (Q) 220,500 =$

GROUP II SYM B

(B) .107 X (ER) .970 X (DB) 1.710 X (U) .750 X (K) .700

 $= (P).093 \times (Q)220,500 =$ 205.00

SPECIAL

(A) .101 X (U) .750 X (K) .700 = (P) .053 X (Q) 220,500

117.00

KEYS: C = SPECIFIC RATE

D = RATE ADJUSTMENT

DB= MONTHLY LIMIT FACTOR

U = PREFERRED RISK FACTOR

K = SMF FILED/GUIDE MOD Q-=-LIMIT_OF-LIABILITY._

P = FINAL RATE $B = CLASS_RATE$

ER= BCEG FCTR

A = BASE RATE

72 CONTROL # 001 TERM ID POLICY # 72UUCGL0843 R072R74S PROCESS DATE 09/07/00 OPER INITIALS CEJ AAR PREV POL # 72UUCGL0843

PAGE: 002

PREMISES/BUILDING RATING DETAIL

PREMISES 001 BUILDING 001 (CONT)

72 UUC GL0843

BCEG GRADE 3 (CODE 03) COUNTRYWIDE LCM: 1.610

YOUR BUSINESS PERSONAL PROPERTY ITV 5.0

FN 002

POLICY NUMBER:

DISTRICT AREA L025 RISK ID 032020

EFFECTIVE DATE:

11/11/00

GROUP I COINS 90 PCT COMM

(C) $.555 \times (D) .809 \times (F) .950 \times (G) .900 \times (U) .750 \times (C) .555 \times (D) .809 \times (F) .950 \times (G) .900 \times (U) .750 \times (G) .900 \times (G) .900$

 $(K).700 = (P).202 \times (Q)612,200 =$ 1,237.00

GROUP II SYM B

(B).107 X (ER).970 X (F).950 X (G).870 X (U).750 X

 $(K).700 = (P).045 \times (Q)612,200 =$ 275.00

SPECIAL (CL LIMIT 15000) RATE GROUP 02 TERR 01

(A)1,933 X (E).394 / (CW)612,200 + ((N).111 X (F).950) = (CY).230 X (G).870 X (U).750 X (K).700

 $= (P).105 \times (Q)612,200 =$ 643.00

TARGET SPICE BPP

 $2,155 \times .050 =$ 108.00

TARGET SPICE TE

 $878 \times .050 =$ 44.00

> GRAND TOTAL = 3,185.00

KEYS: C = SPECIFIC RATE

> F = COINSURANCE ADJ

U = PREFERRED RISK FACTOR

P = FINAL RATE

B = CLASS RATE

A = BASE RATE

CW= COMBINED LIMITS

CY= RATE

D = RATE ADJUSTMENT

G = DEDUCTIBLE CREDIT

K = SMF FILED/GUIDE MOD

Q = LIMIT OF LIABILITY

ER= BCEG FCTR

E = TERRITORIAL MULT

N = THEFT FCTR

POLICY # 72UUCGL0843 72 CONTROL # 001 TERM ID 09/07/00 OPER INITIALS CEJ AAR PREV POL # 72UUCGL0843 PROCESS DATE

> The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

00482



NAMED INSURED: EXCELLO PLATING COMPANY, INC.

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC

EFFECTIVE DATE: 11/11/2000 EXPIRATION DATE: 11/11/2001

AUDIT PERIOD:

--- COVERAGE PART --- -- COMPANY CODE --- PREMIUM ----

PROPERTY G 3,185.00 GENERAL LIABILITY 3 1,771.00

TOTAL POLICY PREMIUM 4,956.00

DIRECT ACCOUNT BILL NUMBER: 42519968A

POLICY # 72UUCGL0843 72 CC PROCESS DATE 09/07/00 OPER INITIALS

The company located these documents in its
business records. At this time, the company

72 CONTROLS not certify that these documents constitute
TIALS CEL AAR PREV FOL # 7200CGL/843 the policy.

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC

EFFECTIVE DATE: 11/11/00

ST PROP B&M MARINE GEN-LIAB AUTO-LIAB PHYS-DAM BOND BURG

4 \$3,033 \$1,771

POLICY # 72UUCGL0843 72 CONTROL # 001 TERM ID R072R74S PROCESS DATE 09/07/00 OPER INITIALS CEJ AAR PREV POL # 72UUCGL0843

NAME INSURED: EXCELLO PLATING COMPANY, INC.
PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC

EFFECTIVE DATE: 11/11/2000

PRMS BLDG ----- STREET ----- CITY -----STATE

001 001 4057 GOODWIN AVE LOS ANGELES CA

(LOB) PROP GL

POLICY # 72UUCGL0843 72 CONTROL # 001 TERM ID R072R74S PROCESS DATE 09/07/00 OPER INITIALS CEJ AAR PREV POL # 72UUCGL0843

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

POLICY NO: 72 UUC GL0843 72

PRODUCER'S NAME: EICHBERG ASSOCIATES INC

PRODUCER'S CODE: 250999

POLICY PERIOD: FROM 11/11/00 TO 11/11/01

DIRECT ACCOUNT BILL NUMBER: 42519968A

TRANSACTION TYPE: RENEWAL

LOB

TOTAL ANNUAL PREMIUM \$4,956.00

COMMISSION BREAKDOWN

TOTAL ANNUAL PREMIUM COMMISSION PERCENTAGE

202	
PROPERTY	\$3,185.00 15.0
PROPERTY GL	\$1,771.00 15.0
TOTAL:	\$4,956.00
FORM	TITLE
HM00010295	POLICY FRONT COVER
HM00100295	COMMON POLICY DECLARATIONS -UUC
IH00170295	COMMON POLICY CONDITIONS
IL00210498	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (BROAD FORM)
IL01030699	CALIFORNIA CHANGES - ACTUAL CASH VALUE
IL02700799	CALIFORNIA CHANGES - CANCELLATION AND NONRENEWAL
HP99011185	QUICK REFERENCE COMMERCIAL PROPERTY COVERAGE
	PART
HP00100295	COMMERCIAL PROPERTY COVERAGE PART - DECLARATIONS
CP00900788	COMMERCIAL PROPERTY CONDITIONS
HP19051185T	COMMERCIAL PROPERTY SCHEDULE OF PREMISES AND
	COVERAGES PROVIDED
HP99021185	REMOVAL PERMIT
IH10010986	PERILS SPECIFICALLY EXCEPTED
CP00100695	BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CP00300695	BUSINESS INCOME (AND EXTRA EXPENSE)
	COVERAGE FORM
HP15051295	ELIMINATION OF BUSINESS INCOME WAITING
	PERIOD
CP10300695	CAUSES OF LOSS - SPECIAL FORM
CP10350695	WATERCRAFT EXCLUSION
HP03011185	OPTIONAL DEDUCTIBLE
HP04320192	SUPPLEMENTAL PROPERTY INSURANCE COVERAGE
	ENDORSEMENT FOR METALWORKERS
IH09350898	EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES
HC70010390	QUICK REFERENCE COMMERCIAL GENERAL LIABILITY
	COVERAGE PART- OCCURRENCE
HC00100295	COMMERCIAL GENERAL LIABILITY COVERAGE PART-
	DECLARATIONS
CG00010196	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
CG00550397	AMENDMENT OF OTHER INSURANCE CONDITION

business records. At this time, the company (CONT does not certify that these documents constitute PRODUCER'S FACT SHEET PAGE 1 09/07/00 72 UUC GL0843 72 (11/11/0 a complete and accurate copy of the policy.

(OCCURRENCE VERSTON) company located these documents in its

PRODUCER'S FACT SHEET (CONTINUED) POLICY NO: 72UUCGL0843 CG00010196 COMMERCIAL GENERAL LIABILITY COVERAGE FORM CG00550397 AMENDMENT OF OTHER INSURANCE CONDITION (OCCURRENCE VERSION) CG21471093 EMPLOYMENT-RELATED PRACTICES EXCLUSION HC00650597 AMENDMENT OF COVERAGE B HC26001093 SPECIAL BROAD FORM COMMERCIAL -GENERAL LIABILITY ENDORSEMENT CG00540397 AMENDMENT OF POLLUTION EXCLUSION - EXCEPTION FOR BUILDING HEATING EQUIPMENT EXCLUSION-DESIGNATED PRODUCTS CG21331185 EXCLUSION - AIRCRAFT PRODUCTS HC22030891 COMMERCIAL GENERAL LIABILITY SCHEDULE HC12101185T STUFFER/NOTICE TITLE IMPORTANT NOTICE TO POLICYHOLDERS - REDUCTION G-3061-1 OF COVERAGE IMPORTANT NOTICE TO POLICYHOLDERS G-3188-0 G-3211=0 IMPORTANT-NOTICE TO POLICYHOLDERS

COMMERCIAL PROPERTY COVERAGE
IMPORTANT NOTICE TO POLICYHOLDERS

TOTAL ACCOUNT BILLING SYSTEM

PC-374-0 100722







IMPORTANT NOTICE TO POLICYHOLDERS REDUCTION OF COVERAGE

TITLE OF FORM: EXCLUSION-DESIGNATED PRODUCTS

FORM NUMBER: CG21331185

COVERAGES:

THE FORM CITED ABOVE HAS BEEN ADDED TO YOUR POLICY AND HAS THE EFFECT OF REDUCING YOUR INSURANCE COVERAGE. YOU SHOULD REVIEW YOUR POLICY AND CONTACT YOUR HARTFORD AGENT OR YOUR BROKER IF YOU HAVE ANY QUESTIONS.

250999

į

43

08 INSURER:

HARTFORD INSURANCE GROUP

GĽ UUC

POLICY NO.: 72 UUC GL0843

COMMON POLICY DECLARATIONS

ITEM

1. NAMED INSURED AND

MAILING ADDRESS:

EXCELLO PLATING COMPANY, INC.

4057 GOODWIN AVE

LOS ANGELES CA 90039

(LOS ANGELES COUNTY)

2. POLICY PERIOD:

FROM 11/11/00 TO

RECORDS RETENTION - PERMANENT

11/11/01

AGENT'S OR BROKER'S NAME: EICHBERG ASSOCIATES INC

PREVIOUS POLICY NO.: 72 UUC GL0843

4. AUDIT PERIOD:

NAMED INSURED IS: CORPORATION

AGENT'S OR BROKER'S CODE:

6. DESCRIPTION OF YOUR BUSINESS: METAL GOODS MFG

PROPERTY COMPANY CODE: G

GENERAL LIABILITY COMPANY CODE: 3

SELECT CUSTOMER

POLICY STATUS: ACTIVE

LOB LEVEL OF SUPPORT: CP-S, GL-S

AUDIT: (5*) GL , (5) CP

DIRECT ACCOUNT BILL NUMBER: 42519968A

MARKET SEGMENTATION - 380

SIC CODE - 3471

AUTOMATICALLY BOOKED

TRANS TYPE: RENL CNTL#: 001

FACE SHEET TERMINAL ID: R072R74S PAGE 09/07/00 72 UUC GL0843 72 (11/11/01)



UUCGL0843-72200112/31/9999



*EXCELLO PLATING COMPANY, INC.



COMMON POLICY DECLARATIONS

POLICY NUMBER: 72 UUC GL0843 72

RENEWAL OF: 72 UUC GL0843

Named Insured and Mailing Address:

EXCELLO PLATING COMPANY, INC.

(No., Street, Town, State, Zip Code)

4057 GOODWIN AVE

LOS ANGELES CA 90039

(LOS ANGELES COUNTY)

Policy Period: From 11/11/00 **To** 11/11/01

12:01 A.M., Standard time at your mailing address shown above.

In return for the payment of the premium, and subject to all of the terms of this policy, we agree with you to provide insurance as stated in this policy. The Coverage Parts that are a part of this policy are listed below. The Advance Premium shown may be subject to adjustment.

Total Advance Premium:

\$4,956.00

Coverage Part and Insurance Company Summary

Advance Premium

COMMERCIAL PROPERTY HARTFORD INSURANCE COMPANY OF THE MIDWEST HARTFORD PLAZA HARTFORD, CT 06115

\$3,185.00

COMMERCIAL GENERAL LIABILITY HARTFORD CASUALTY INSURANCE COMPANY HARTFORD PLAZA HARTFORD, CT 06115

\$1,771.00

Form Numbers of Coverage Parts, Forms and Endorsements that are a part of this policy and that are not listed in the Coverage Parts.

HM0001 IH00170295 IL00210498 IL01030699 IL02700799 HP00100295 HC00100295

Agent/Broker Name: **EICHBERG ASSOCIATES INC**

Countersigned by

This policy is not binding unless countersigned by our Altherson pany located these documents in its business records. At this time, the company does not certify that these documents constitute Authorized Reference and an accurate copy of the Datelicy.

UW COPY Form HM 00 10 02 95

08783



COMMERCIAL PROPERTY COVERAGE PART - DECLARATIONS



POLICY NUMBER: 72 UUC GL0843

This COMMERCIA	l property	COVERAGE PART	consists of:
----------------	------------	---------------	--------------

- A. This Declarations;
- B. Commercial Property Conditions; and

C. Coverage Form(s), Causes of Loss Form(s) and any Endo	rsements and Schedules listed be	elow.		
DEDUCTIBLE				
\$				
X Optional Deductible Form applies. (SEE FORM HP0301)				
Multiple Deductible Form applies.				
Optional Windstorm or Hail Deductible Applies.				
	ADVANCE PREMIUM:	\$3,185.00		
AUDIT PERIOD:				
MORTGAGE HOLDER(S)				

Except in this Declarations, when we use the word "Declarations" in this Coverage Part, we mean this "Declarations" or the "Common Policy Declarations."

Form Numbers of Coverage Forms, Causes of Loss Forms, Endorsements and Schedules that are a part of this Coverage Part:

HP99011185 CP00900788 HP19051185T HP99021185 IH10010986 CP00100695 CP00300695 HP15051295 CP10300695 CP10350695 HP03011185 HP04320192 IH09350898

COMMERCIAL PROPERTY - SCHEDULE OF PREMISES AND COVERAGES PROVIDED



POLICY NUMBER: 72 UUC GL0843

The limits of insurance shown below are subject to all the terms of this policy that apply.

PREMISES

1 BUILDING

DESCRIPTION OF PREMISES

LOCATION:

4057 GOODWIN AVE

LOS ANGELES, CA 90039

(LOS ANGELES COUNTY) ---

CONSTRUCTION: BLOCK

OCCUPANCY:

METAL GOODS MFG

BUSINESS INCOME INCLUDING "RENTAL VALUE"

LIMIT OF INSURANCE

\$220.500

CAUSES OF LOSS FORM(S):

SPECIAL (CP1030)

ADDITIONAL EXCLUSIONS:

WATERCRAFT (CP1035)

COVERAGE FORM: CP0030

OPTIONAL COVERAGE(S):

(SEE COVERAGE FORM)

MONTHLY LIMIT OF INDEMNITY: 1/4

YOUR BUSINESS PERSONAL PROPERTY

LIMIT OF INSURANCE

\$612,200

COINSURANCE PERCENTAGE

90%

CAUSES OF LOSS FORM(S):

SPECIAL (CP1030)

ADDITIONAL EXCLUSIONS:

WATERCRAFT (CP1035)

COVERAGE FORM:

CP0010

OPTIONAL COVERAGE(S):

(SEE COVERAGE FORM)

REPLACEMENT COST (INCLUDING STOCK)

The company located these documents in its business records. At this time, the company does not certify that these documents constitute

COMMERCIAL PROPERTY - SCHEDULE OF PREMISES AND COVERAGES PROVIDED (Continued)

POLICY NUMBER: 72 UUC GL0843

ADDITIONAL COVERAGES

SPICE FOR METALWORKERS (HP0432)

POLICY NUMBER: 72 UUC GL0843



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

OPTIONAL DEDUCTIBLE

	•
This endorsement modifies insurance provided under the following:	
BUILDING AND PERSONAL PROPERTY COVERAGE FORM BUILDERS' RISK COVERAGE FORM CONDOMINIUM ASSOCIATION COVERAGE FORM CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM TOBACCO SALES WAREHOUSES COVERAGE FORM	
SCHEDULE Deductible: \$1000	· · · · · · · · · · · · · · · · · · ·
The deductible shown above applies separately to each:	
(Indicate one by X) Ccurrence Premises	"Item"
As used in this endorsement, "Item" means each item of Covered Property for which a	separate value is shown.
Exceptions to the above:	
The deductible provision in the coverage forms shown above is replaced by the followin	g:

DEDUCTIBLE

We will not pay for loss or damage until the amount of loss or damage exceeds the deductible shown in the schedule of the Optional Deductible form. We will then pay the applicable Limit of Insurance.

We will then pay the applicable Limit of Insurance. does not certify that these documents constitute a complete and accurate copy of the policy.

COMMERCIAL GENERAL LIABILITY COVERAGE PART - DECLARATIONS



POLICY NUMBER: 72 UUC GL0843

This COMMERCIAL GENERAL LIABILITY COVERAGE PART consists of:

- A. This Declarations:
- B. Commercial General Liability Schedule;
- C. Commercial General Liability Coverage Form; and
- D. Any Endorsements issued to be a part of this Coverage Part and listed below.

LIMITS OF INSURANCE

The Limits of Insurance, subject to all the terms of this Policy that apply, are:

	ADVANCE PREMIUM:	\$1,771.00
Products-Completed Operations Aggregate Limit	\$2,000,000	
General Aggregate Limit, (other than Products-Completed Operations)	\$2,000,000	
Personal and Advertising Injury Limit	\$1,000,000	·
Medical Expense Limit - Any One Person	\$10,000	
Fire Damage Limit - Any One Fire	\$300,000	
Each Occurrence Limit	\$1,000,000	
- 10 IV V	¢1 000 000	

AUDIT PERIOD:

Except in this Declarations, when we use the word "Declarations" in this Coverage Part, we mean this "Declarations" or the "Common Policy Declarations."

Form Numbers of Coverage Forms, Endorsements and Schedules that are part of this Coverage Part:

HC70010390 CG00010196 CG00550397 CG21471093 HC00650597 CG00540397 CG21331185 HC26001093 HC22030891 HC12101185T

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - DESIGNATED PRODUCTS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE

Designated Product(s):

ALL AIRCRAFT PRODUCTS

POLICY NUMBER: 72 UUC GL0843

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

This insurance does not apply to "bodily injury" or "property damage" included in the "products-completed operations hazard" and arising out of any of "your products" shown in the Schedule.

COMMERCIAL GENERAL LIABILITY SCHEDULE



POLICY NUMBER: 72 UUC GL0843

Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.

RATING CLASSIFICATIONS

DESCRIPTION OF HAZARDS:

PREMISES/OPERATIONS COVERAGE

REFER TO:

COMMERCIAL GENERAL LIABILITY COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO:

001/001

TERR: 003

4057 GOODWIN AVE LOCATION:

LOS ANGELES

CA. 90039

CLASSIFICATION CODE NUMBER

AND DESCRIPTION: ELECTROPLATING

52547

PREMIUM AND RATING BASIS:

GROSS SALES

PER 1,000

EXPOSURE:

661,500

RATE:

2.1260

ADVANCE PREMIUM:

1,406.00

DESCRIPTION OF HAZARDS:

PRODUCTS/COMPLETED OPERATIONS COVERAGE

REFER TO:

COMMERCIAL GENERAL LIABILITY COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO:

001/001

LOCATION:

4057 GOODWIN AVE

LOS ANGELES 90039

CA.

CLASSIFICATION CODE NUMBER

PREMIUM AND RATING BASIS:

AND DESCRIPTION: ELECTROPLATING

52547

GROSS SALES

PER 1,000

EXPOSURE:

44,100

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 72 UUC GL0843

RATE:

1.3040

ADVANCE PREMIUM:

365.00 MP

TOTAL ADVANCE PREMIUM:

1,771.00

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC COMPANY CODE AND NAME: 3 HARTFORD CASUALTY INSURANCE COMPANY

EFFECTIVE DATE: 11/11/00 11/11/01 EXPIRATION DATE:

AUDIT PERIOD: SMF PROGRAM: INDUSTRIAL

LIMITS OF LIABILITY		PREMIUM
PREMISES/OPERATIONS	\$	1,406.00
\$ 1,000,000 EACH OCCUR \$ 2,000,000 AGGR PRODUCTS/COMPLETED OPERATIONS	Ś	365.00
\$ 1,000,000 EACH OCCUR \$ 2,000,000 AGGR	•	
TOTAL PREMIUM	\$	1,771.00

POLICY # 72 CONTROL # 001 TERM ID 72UUCGL0843 R072R74S PROCESS DATE 09/07/00 OPER INITIALS CEJ AAR PREV POL # 72UUCGL0843 GENERAL LIABILITY DETAIL

PAGE 1

POLICY NUMBER: PRIMARY STATE:

72 UUC GL0843 72

CA

EFFECTIVE DATE: 11/11/00

MARKET SEGMENTATION: 380

STATE RATING MODIFICATION FACTORS AND COMMISSION:

STATE

CA

SMF FILED/GUIDE MOD

.90

NORMAL LINE COMMISSION

15.0

CLASS INFORMATION

PREMISES/OPERATIONS (SUBLINE 334)

CLASS CODE: 52547

STATE:

CLASS DESCRIPTION

ELECTROPLATING

PRODUCTS/COMPLETED OPERATIONS (SUBLINE 336)

CLASS CODE: 52547 STATE: CA

CLASS DESCRIPTION ELECTROPLATING

PREMISES/OPERATIONS (SUBLINE 334)

STATE: CA

TERR: 003

PRMS: 001

BLDG: 001

ZIP CODE: 90032

CLASS CODE: 52547

ELECTROPLATING

PREMIUM BASIS: GROSS SALES

RATING BASIS: PER 1000

*A)1.878 X (D)1.48 X X (FW).85 = (P)2.126 X ((Q)661,500 / 1000) (*A)1.878 X (K).90

1,406.00

PRODUCTS/COMPLETED OPERATIONS (SUBLINE 336)

STATE: CA

PRMS: 001

CLASS CODE: 52547

ELECTROPLATING

PREMIUM BASIS: GROSS SALES

RATING BASIS: PER 1000

BLDG: 001

(A).840 X

 $40 \times (D)2.03 \times (K).90$ $(FW).85 = (P)1.304 \times (Q)44,100$

1000)

58.00

PROD/COMP OPS MPD (STD) 307.00

GRAND TOTAL

1,771.00

KEYS:

* = OVERRIDE

A = BASE RATEK-=-SMF-FILED/GUIDE-MOD- D = INCR. LIMIT FACTOR

-P-=-FINAL-RATE

Q = EXPOSURE

FW = COMPANY DEV FACTOR

POLICY #

72UUCGL0843

72 CONTROL # 001 TERM ID

R072R74S

09/07/00 OPER INITIALS CEJ AAR PREV POL # 72UUCGL0843

PROCESS DATE

The company located these documents in its business records. At this time, the company

does not certify that these documents constitute a complete and accurate copy of the policy.

EXCELLO PLATING COMPANY, INC. NAMED INSURED:

EICHBERG ASSOCIATES INC PRODUCER CODE AND NAME: 250999

COMPANY CODE AND NAME: G HARTFORD INSURANCE COMPANY OF THE MIDWEST POLICY EXPIRATION DATE: 11/11/01

POLICY EFFECTIVE DATE: 11/11/00

AUDIT PERIOD:

MULTI-FLEX PROGRAM:

INDUSTRIAL

BUS PERSONAL PROPERTY

\$1000 DED

COVERED PROPERTY CA	USE OF LOSS	AMT-OF-INS	PER CAUSE OF LOSS PREMIUM
BUS PERSONAL PROPERTY	GRPI/GRPII	612,200	1,512.00
	SPECIAL	612,200	643.00
BUSINESS INCOME	GRPI/GRPII	220,500	761.00
	SPECIAL	220,500	117.00
TARGET SPICE			\$152.00
TOTAL PREMIUM			\$3,185.00
ONE YEAR POLICY			\$3,185.00

72 CONTROL # 001 TERM ID 72UUCGL0843 POLICY # 09/07/00 OPER INITIALS CEJ AAR PREV POL # 72UUCGL0843 PROCESS DATE

PROPERTY DETAIL

PAGE: 001

POLICY NUMBER:

72 UUC GL0843 72 EFFECTIVE DATE:

11/11/00

PRIMARY STATE CA

STATE RATING MODIFICATION FACTORS AND COMMISSIONS

STATE(S)

CA

.750 PREFERRED RISK PLAN MOD: SMF FILED/GUIDE MOD: .700 NORMAL LINE COMMISSION: 15.0

TIME ELEMENT COMMISSION: DED EACH OCCURRENCE

15.0 1000

PREMISES/BUILDING RATING DETAIL

SPC RT YR TYPE OF POLICY PROT RI GRP I/II CSP CSP ZIP PLAN BLT CD DESCRIPTION CLASS CD CONST CLASS TERR CODE 1956 1 --- 2-MASONRY -- 6850--- 620--- 90039--

PREMISES 001

BUILDING 001 STATE: CA

BCEG GRADE 3 (CODE 03)

COUNTRYWIDE LCM: 1.610

BUSINESS INCOME (INCL RENTAL VALUE)

DISTRICT AREA LO25 RISK ID 032020

MONTHLY LIMIT 1/4 (MFG/MINING) GROUP I

(C) $.347 \times (D) .809 \times (DB) 1.710 \times (U) .750 \times (K) .700 = (P) .252 \times (Q) 220,500 =$ 556.00

GROUP II SYM B

(B).107 X (ER).970 X (DB)1.710 X (U).750 X (K).700

 $= (P).093 \times (Q)220,500 =$

205.00

SPECIAL

(A) $.101 \times (U) .750 \times (K) .700 = (P) .053 \times (Q) 220,500$

117.00

KEYS: C = SPECIFIC RATE

D = RATE ADJUSTMENT

DB= MONTHLY LIMIT FACTOR

U = PREFERRED RISK FACTOR

K = SMF FILED/GUIDE MOD

P = FINAL RATE

Q = LIMIT OF LIABILITY

B = CLASS RATE

ER= BCEG FCTR

A = BASE RATE

POLICY # 72UUCGL0843 72 CONTROL # 001 TERM ID R072R74S PROCESS DATE 09/07/00 OPER INITIALS CEJ AAR PREV POL # 72UUCGL0843

72 UUC GL0843

EFFECTIVE DATE:

11/11/00

PAGE: 002

PREMISES/BUILDING RATING DETAIL

PREMISES 001 BUILDING 001 (CONT)

BCEG GRADE 3 (CODE 03) COUNTRYWIDE LCM: 1.610

YOUR BUSINESS PERSONAL PROPERTY ITV 5.0

FN 002

POLICY NUMBER:

DISTRICT AREA LO25 RISK ID 032020

COINS 90 PCT COMM GROUP I

(C) .555 \times (D) .809 \times (F) .950 \times (G) .900 \times (U) .750 \times (K) .700 = (P) .202 \times (Q) 612,200 = 1,237.00

GROUP II SYM B

(B).107 X (ER).970 X (F).950 X (G).870 X (U).750 X

275.00 $(K).700 = (P).045 \times (Q)612,200 =$

RATE GROUP 02 TERR 01 SPECIAL (CL LIMIT 15000)

(A)1,933 X (E).394 / (CW)612,200 + ((N).111 X (F).950) = (CY).230 X (G).870 X (U).750 X (K).700 = (P).105 X (Q)612,200 = 643.00

TARGET SPICE BPP

 $2,155 \times .050 =$ 108,00

TARGET SPICE TE

 $878 \times .050 =$ 44.00

> GRAND TOTAL = 3,185.00

C = SPECIFIC RATE KEYS:

F = COINSURANCE ADJ

U = PREFERRED RISK FACTOR

B = CLASS RATE

A = BASE RATE

CW= COMBINED LIMITS

CY= RATE

K = SMF FILED/GUIDE MOD P = FINAL RATE Q = LIMIT OF LIABILITY

ER= BCEG FCTR

E = TERRITORIAL MULT

D = RATE ADJUSTMENT

G = DEDUCTIBLE CREDIT

N = THEFT FCTR

72 CONTROL # 001 TERM ID POLICY # 72UUCGL0843 R072R74S PROCESS DATE 09/07/00 OPER INITIALS CEJ AAR PREV POL # 72UUCGL0843



NAMED INSURED: EXCELLO PLATING COMPANY, INC.

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC

EFFECTIVE DATE: 11/11/2000 EXPIRATION DATE: 11/11/2001

AUDIT PERIOD:

--- COVERAGE PART --- -- COMPANY CODE --- PREMIUM ----

PROPERTY G 3,185.00
GENERAL LIABILITY 3 1,771.00

TOTAL POLICY PREMIUM 4,956.00

DIRECT ACCOUNT BILL NUMBER: 42519968A

The company located these documents in its business records. At this time, the company

POLICY # 72UUCGL0843 72 CONTROES not CertifyRthaDthese decurate constitute PROCESS DATE 09/07/00 OPER INITIALS Complete and accurate copy of the policy.

EICHBERG ASSOCIATES INC

BOND

BURG

EFFECTIVE DATE:

Þ

LS

EEO'E\$

PRODUCER CODE AND NAME:

BOFICA INFORMATION

PROCESS DATE **BOTICX #**

72UUCGL0843

WARINE GEW-LIAB AUTO-LIAB PHYS-DAM M&B **PROP**

11/11/00

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

TLL'T\$

220999

business records. At this time, the company The company located these documents in its

LEKW ID

00\01\00 OPER INITIALS CEJ AAR PREV POL # 7200CGL0843

72 CONTROL # 001

a complete and accurate copy of the policy.

does not certify that these documents constitute

R072R74S

NAME INSURED: EXCELLO PLATING COMPANY, INC.
PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC
EFFECTIVE DATE: 11/11/2000

PRMS BLDG ----- STREET ----- STATE

001 001 4057 GOODWIN AVE LOS ANGELES CA

(LOB) PROP GL

72UUCGL0843 72 CONTROL # 001 TERM ID R072R74S PROCESS DATE 09/07/00 OPER INITIALS CEJ AAR PREV POL # 72UUCGL0843

CG00010196 CG00550397

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

POLICY NO: 72 UUC GL0843 72

EICHBERG ASSOCIATES INC PRODUCER'S NAME:

PRODUCER'S CODE: 250999

POLICY PERIOD: FROM 11/11/00 11/11/01 TO

DIRECT ACCOUNT BILL NUMBER: 42519968A

TRANSACTION TYPE: RENEWAL

TOTAL ANNUAL PREMIUM

\$4,956.00

COMMISSION BREAKDOWN

LOB	TOTAL ANNUAL PREMIUM COMMISSION PERCENTAGE
PROPERTY	\$3,185.00 15.0
GL	\$1,771.00 15.0
TOTAL:	\$4,956.00
10111111.	Ų 1/330.00
FORM	TITLE
нм00010295	POLICY FRONT COVER
HM00100295	COMMON POLICY DECLARATIONS -UUC
IH00170295	COMMON POLICY CONDITIONS
IL00210498	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT
	(BROAD FORM)
IL01030699	CALIFORNIA CHANGES - ACTUAL CASH VALUE
IL02700799	CALIFORNIA CHANGES - CANCELLATION AND NONRENEWAL
HP99011185	QUICK REFERENCE COMMERCIAL PROPERTY COVERAGE
	PART
HP00100295	COMMERCIAL PROPERTY COVERAGE PART - DECLARATIONS
CP00900788	COMMERCIAL PROPERTY CONDITIONS
HP19051185T	COMMERCIAL PROPERTY SCHEDULE OF PREMISES AND
	COVERAGES PROVIDED
нР99021185	REMOVAL PERMIT
IH10010986	PERILS SPECIFICALLY EXCEPTED
CP00100695	BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CP00300695	BUSINESS INCOME (AND EXTRA EXPENSE)
	COVERAGE FORM
HP15051295	ELIMINATION OF BUSINESS INCOME WAITING
	PERIOD
CP10300695	CAUSES OF LOSS - SPECIAL FORM
CP10350695	WATERCRAFT EXCLUSION
HP03011185	OPTIONAL DEDUCTIBLE
HP04320192	SUPPLEMENTAL PROPERTY INSURANCE COVERAGE
	ENDORSEMENT FOR METALWORKERS
IH09350898	EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES
нс70010390	QUICK REFERENCE COMMERCIAL GENERAL LIABILITY
	COVERAGE PART- OCCURRENCE
HC00100295	COMMERCIAL GENERAL LIABILITY COVERAGE PART-
	DECLARATIONS

business records. At this time, the company (CONT does not certify) that these documents constitute PRODUCER'S FACT SHEET 1 PAGE 09/07/00 72 UUC GL0843 72 (11/11/01) a complete and accurate copy of the policy.

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

(OCCURRENCE VERSTOR) company located these documents in its

AMENDMENT OF OTHER INSURANCE CONDITION

PRODUCER'S FACT SHEET	(CONTINUED)	POLICY NO: 72UUCGL0843
CG00010196	COMMERCIAL GENERAL LIABILIT	
CG00550397	AMENDMENT OF OTHER INSURANCE (OCCURRENCE VERSION)	E CONDITION
CG21471093	EMPLOYMENT-RELATED PRACTICE	S EXCLUSION
HC00650597	AMENDMENT OF COVERAGE B	
HC26001093	SPECIAL BROAD FORM COMMERCIA	AL -
	GENERAL LIABILITY ENDORSEME	NT
CG00540397	AMENDMENT OF POLLUTION EXCL	USION - EXCEPTION
	FOR BUILDING HEATING EQUIPM	ENT
CG21331185	EXCLUSION-DESIGNATED PRODUC	rs
HC22030891	EXCLUSION - AIRCRAFT PRODUC	rs
HC12101185T	COMMERCIAL GENERAL LIABILIT	Y SCHEDULE
STUFFER/NOTICE	TITLE	
BIOPPEN/NOTICE	111110	-
G-3061-1	IMPORTANT NOTICE TO POLICYHO	OLDERS - REDUCTION
	OF COVERAGE	
 G-3188-0	IMPORTANT NOTICE TO POLICYH	OLDERS
G-3211-0	IMPORTANT NOTICE TO POLICYH	OLDERS
	COMMERCIAL PROPERTY COVERAG	E
PC-374-0	IMPORTANT NOTICE TO POLICYH	OLDERS

TOTAL ACCOUNT BILLING SYSTEM

100722





IMPORTANT NOTICE TO POLICYHOLDERS REDUCTION OF COVERAGE

TITLE OF FORM:

EXCLUSION-DESIGNATED PRODUCTS

FORM NUMBER:

CG21331185

COVERAGES:

THE FORM CITED ABOVE HAS BEEN ADDED TO YOUR POLICY AND HAS THE EFFECT OF REDUCING YOUR INSURANCE COVERAGE. YOU SHOULD REVIEW YOUR POLICY AND CONTACT YOUR HARTFORD AGENT OR YOUR BROKER IF YOU HAVE ANY QUESTIONS.

REPORT LOSSTOCW

THE HARTFORD INSURANCE GROUP

CONSOLIDATED OUTPUT PAGE: 00

RUN DATE: 06/08/2001

ATTACH

RENEWAL NOTICE

POLICY NO:

GL0843

EXP. DATE: 11/11/2001

PRODUCER CODE: 250999

NAMED INSURED:

EXCELLO PLATING COMPANY, INC.

MAILING ADDRESS:

4057 GOODWIN AVE

LOS ANGELES

CA 90039

SERVICING OFFICE: 72

PRODUCER NAME: EICHBERG ASSOCIATES INC

LINE: 0435 AUDIT: 5 STATUS: 1

REASON FOR REFERRAL; FRE

SELECT CUSTOMER POLICY

LOB LEVEL OF SUPPORT; CP-S-G, GL-S-3

SRVC EXPEDITER: NN-NN-PS-CC

POLICY STATUS: ACTIVE - POLICYWRITTEN

POLICY INFO:

PROPERTY ISO

DA RISK ID : PRMS 001 - L025 032020 TABS - ACCOUNT BILL NUMBER 42519968A

BPP WITH SPECIAL

VERIFY AUDIT TERM

ABSOLUTE ASBESTOS HC 21 21

MSI CODE 380

HARTFORD CASUALTY INS CO

HARTFORD INS CO OF MIDWEST

ZIP CODE REQUIRED

ANN EXP PREM 4956.00

STATE(S) COVERED: CA

SPECIFIC PROPERTY QUOTE INFORMATION CUSTOMER: 3680A902 THE HARTFORD

ADDRESS: 4057-4059 GOODWIN AVE

COMMUNITY: LOS ANGELES ST: CA ZIP: 90039

COUNTY: LOS ANGELES FPD:

SCHEDULE APPLIED: 08/01/1987 ON-SITE SURVEY: 09/1986

SECONDARY ADDRESS: METALWORKER

FILE:

PRIOR ADJ LOSS COSTS 10/14/1997 CSP TERR: 620 BGII CSP: RCP: 1202

BGI BGII CSP LOSS ELA LOSS PROT CLASS COST FACTOR COST CLAUSE DESCRIPTION

6850 .347 1.089 .030 BLDG: MALTSBERGER PROP (1S) CONT: METAL FINISHING (NON-COMBUSTIBLES) 6850 .555 1.089 .030

WOULD YOU LIKE ANOTHER QUOTE? (Y/N) .

F3-HELP F4-RETURN F5-CURRENT F6-OTHER ELA F7-SCHED F11-AFS

F12-UND INFO

TO

01:32PM

United States Manufacturing Company

FROM 2h76

August 3, 2001

Re: Certificate of Insurance Request

Dear Supplier

United States Manufacturing Company, LLC (USMC) requires current Certificates of Insurance for a

Vandors with whom we do business. Please issue a Certificate of Insurance to us and mail to: United States Manufacturing Co.

P.O. Box 5030

Pasadena, Ca 91117-0030 Attention: James S. Herichan

The Certificate should reflect the following:

Insurance Carriers should be remed as listed in the AM Best Guide with an AM Best Rating of no

General Liebility should be on an occurrence form with limits no less than \$1,000,000 per Occurrence/52.000,000 General Aggregate. Products Completed Operations Aggregate-\$2,000,000

Name United States Manufacturing Company, LLC as Additional Insured

Hired & Non-Owned Auto Liability with limits no less than \$1,000,000

Worker's Compensation-Statutory Limits/Employers Liability Limits of

30-Day Notice of Cancellation. The "endeavor to, failure to" wording must be deleted include a Waiver of Subrogation for all coverages including Workers Compensation State that Named Insured's insurance is primary and representation.

If you should have any quantions, please do not hasitate to contact us.

Sincerety.

TERRI TOBIN Manager of Purchasing PSU

SEP 26 '01

180 N. San Gabriel Boutsward, Pesaderra, CA 91107-3488 U.S.A., P.O. Box 5030, Pasaderra, CA 91117-0030-U.S.A., P.E.S. Telephone: (626) 796-0477 Fax: (626) 796-4832 http://www.usmc.com

PENENTER HIR.

Steve- See Activity -Placese amplete LLAD./

- 187K(O)				WILLIAM CONTRACTOR	08.09.02
Claim Numbers	Rollicy Numbers	Rolley Revious	DateOf/Losse 7/5/02	Cat(Cottes	Producing Regionals
848 KF 36771	72 UUC GL0843	11/11/01-02	1/5/02		Southern California
Named Insured:		×2		Agent/Br	
Excello Plating	Company Inc.			Eichber	g Associates Inc
	ludingZIP(CODE)): Avenue, Los Angeles, (CA 90039			yoffRisk: oods Mfg.
Construction Off R					Initial Rolley Dates Renewal
	yees				
None listed					
Deductible Spr 1000.00	inkler∤System? ☐ Yes(Marke 380	((Segment)		Nirelarotection Glass
Coverage Forms: CP10300695 CI	P00100695 CP0030069	5			Expenses Raid ToDates
KeyFiles	Item)Involved?	L		Reserves	Raid Hodate Coins 9
848 KF 36771	Business Personal P		,	170,000 Reserve:	35,000.00 Paid ToDates Coins 9
848 F 38396	Business Income / Ex			30,000	Guin A
Subrogation/Salva				Total Reserve	
	investigation, Subro At , and Devlin assigned.			200,000	35,000
-	fire is suspected to be		•		
installed in 195'	-	,			
Salvage - TOSC	CO will inspect/invento	rv. Salvage sale	contacted.		
Narrative?	_	• -		Y 44	The service of the se
INSURED:					
structure has al address shown	s been located at the sa so been in place for the on the policy. Presiden the bookkeeper Joyce	e same amount t Glen G. Harl	of time. The of	perations a	re located at the risk
	plies decorative chrom steel commercial aircra		ally using a cop	per/nickel	alloy applied to
RISK:					UPDATES
This concrete ti	lt-up constructed singl	e story 14,000 s	q. ft. structure	is approxin	nately 51 years old. Th

Insured has occupied since 1957. Located within the fire acopopeny located dhese discusses in its business records. At this time, the company

Angeles, an industrial area adjacent to the Glendale City limits, and adjacent to a residential neighborhood.

LOSS:

At approximately 11:30 p.m. on Friday, July 5, an electrical fire erupted from electrical equipment inside the Insured's manufacturing facility located at the risk address. The facility had been closed and unoccupied since Wednesday afternoon, July 3, while the business remained closed on July 4-5 for the Independence Day holiday. The cause of the fire is suspected to be the rectifier, a piece of electrical equipment situated along the west interior wall of the warehouse, about midway between the front and back of the warehouse. The Insured advises the rectifier serves as a power source for nearby tin plating equipment. It is housed in a metal cabinet approximately 4' high x 2' wide x 2' deep. Much of the rectifier's electric wiring was exposed at the time of inspection, with visible evidence of extensive burn damage. The rectifier appears to have been installed when the Insured first occupied the building, 1957.

DAMAGES:

Business Personal Property - Damaged property with preliminary estimated repair/replacement cost consisted of the following:

1.	The rectifier	\$45,000.00
2.	Nickel-plating tank	\$30,000.00
3.	Chrome-plating tank	\$35,000.00
4.	Eight 55 gallon drums	\$1,000.00
5.	Upright filter machine	\$30,000.00
6.	500 sq. ft. Platform Deck	\$2,500.00
7.	Misc. equipment/supplies	\$15,000.00
8.	Equipment/debris removal	\$20,000.00

Total preliminary estimated:

\$168,500.00

The Insured's equipment experts are in the process of supplying repair/replacement documentation for our review. Based on the above we are establishing a BPP reserve of \$170,000.00

Business Income - According to the Insured the area damaged by the fire produced approximately 25% of the firm's gross revenues. Annual revenues for the company in 2001 are preliminarily reported at \$900,000.00 to \$1,000,000.00. This would represent approximately net income of \$250,000.00 with a 30% margin, \$175,000.00, or \$14,583.33 per month. It is estimated that this portion of production will be down for two months. Therefore we are establishing a time element reserve of \$30,000.

Learnings3				
Handling Adjustere	Experts:		Bys	Approveds
Mark Tate	Contents - TOSCO		Mark Tate	Robin Singer
	Salvage - Salvage Sale			
	Subro Attorney - David	Kurtz officehe comp	any located th	ese documents in its
		business	records. At this	s time, the company

does not certify that these documents constitute a complete and accurate copy of the policy.

CCPS EXCEPTION MESSAGE - 11/15/02 ID - F848C99C

REGIONAL OFFICE 72 - SOUTHERN CALIFORNIA

ATTENTION - REGIONAL OFFICE UNDERWRITING MGR

ENTRY CODE - CH32

EM-6 EST. CHANGE IN INCURRED FOR THIS CLAIM EQUALS OR EXCEEDS \$10,000

POLICY NUMBER KEY FILE NO CLAIM NUMBER CHECK NO STATUS LOSS DATE 72 UUC GL0843 848 F 36771 848 F 38396 00000000 OP-CREATE 070502

EICHBERG ASSOCIATES INC

INCORRECT POLICY NUMBER INCORRECT CLAIM NUMBER INCORRECT CHECK NUMBER

000 00000

00000000

INCORRECT AGENCY CODE

AGENCY CODE 250999

00

REOPEN COUNT - 00 TYPE INJ - SUPERVISOR CODE - RS4929 CAT CODE -

INSURED NAME EXCELLO PLATING COMPANY INC

CLAIMANT NAME BUSINESS INCOME

2ZFIRE TO PROPERTY CLAIM DESC

> **POLICY LIMITS** AMT INSURED

> > CURRENT FINANCIAL DATA

LOSS PD

ALLOC EXP PD

EST INC

65,000.00

NET LOSS PD

GROSS LOSS SUBRO

PRIOR FINANCIAL DATA

LAST EST INC 30,000.00

LAST ALLOC EXP PAID

er Renewed





Account Experience Report

Premium And Loss Summary

Name Insured: Excello Plating Company Inc Los Angeles , Ca Policy: 072UUC GL0843 11/11/2001 - 11/11/2002

Producer: Eichberg Associates Inc Encino, Ca

Date Produced: 11/18/2002 LOB: SEL CUST FIRE & ALLIED Valued as of: 11/18/2002 Producing Regional: Southern Producer Code: 250999

California

Seek period all info on file. A = Audit Completed R = Retro Adj Compl M = Amount in Thousands # = WC A/C Incl Alloc Exp

Policy Number	Policy Period	Earned Prem Excl Retro Adj	Total Incurred	Loss Ratio	Claim Frequency Paid/Open	Paid Losses	Paid Expense	Open Losses	Open Expense
CEL CUET FIDE 9 ALL	IED		···						
SEL CUST FIRE & ALL	11/11/1998 -	2,683	0	0.0	0/0	0	0	0	0
72UUC GL0843	11/11/1999 11/11/1999 -								
72UUC GL0843	11/11/2000	3,051	0	0.0	0/0	0	0	0	0
72UUC GL0843	11/11/2000 - 11/11/2001	3,185	0	0.0	0/0	0	0	0	0
72UUC GL0843	11/11/2001 - 11/11/2002	3,277	149,644	999.0	0/2	109,924	0	39,720	0
TOTAL LAST 04 TERMS	-	12,196	149,644	999.0	0/2	109,924	0	39,720	0
PREMISES/OPERATIO	ONS								
72UUC GL0843	11/11/1998 - 11/11/1999	1,159	0	0.0	0/0	0	0	0	0
72UUC GL0843	11/11/1999 - 11/11/2000	1,289	0	0.0	0/0	0	0	0	0
72UUC GL0843	11/11/2000 - 11/11/2001	1,406	0	0.0	0/0	0	0	0	0
72UUC GL0843	11/11/2001 - 11/11/2002	1,513	0	0.0	0/0	0	0	0	0
TOTAL LAST 04 TERMS	-	5,367	0	0.0	0/0	0	0	0	0
PRODUCTS/COMPLET	TED OPERATION	s							
72UUC GL0843	11/11/1998 - 11/11/1999	345	0	0.0	0/0	0	0	0	0
72UUC GL0843	11/11/1999 - 11/11/2000	365	0	0.0	0/0	0	0	0	0
72UUC GL0843	11/11/2000 - 11/11/2001	365	0	0.0	0/0	0	0	0	0
72UUC GL0843	11/11/2001 - 11/11/2002	365	0	0.0	0/0	0	0	0	0
TOTAL LAST 04 TERMS	-	1,440	0	0.0	0/0	0	0	0	0
SEL CUST - GENERAL	. LIAB								
72UUC GL0843	11/11/1998 - 11/11/1999	1,504	0	The c	ompany	locate	d thes	e docu	ments i
72UUC GL0843	11/11/1999 - 11/11/2000	1,654	0	U.U	not cert				U V 1
					nplete ar				

72UUC GL0843	11/11/2000 - 11/11/2001	1,771	0	0.0	0/0	0	0	0	0
72UUC GL0843	11/11/2001 - 11/11/2002	1,878	0	0.0	0/0	0	0	0	0
TOTAL LAST 04 TERMS	-	6,807	0	0.0	0/0	0	0	0	0
POLICY TOTALS									
072UUC GL0843	11/11/1998 - 11/11/1999 ⁻	4,187	0	0.0	0/0	0	0	0	0
072UUC GL0843	11/11/1999 - 11/11/2000	4,705	0	0.0	0/0	0	0	0	0
072UUC GL0843	11/11/2000 - 11/11/2001	4,956	0	0.0	0/0	0	0	0	0
072UUC GL0843	11/11/2001 - 11/11/2002	5,155	149,644	999.0	0/2	109,924	0	39,720	0
TOTAL LAST 04 TERMS	-	19,003	149,644	787.5	0/2	109,924	0	39,720	0

Back to Request

OTOP

Lopez, Cynthia (Comm Lines, San Antonio/SCIC)



From:

Gray, Steve (Comm Lines, San Antonio/SCIC)

Sent:

Friday, December 27, 2002 10:16 AM

To:

SCIC, Doorcalls (Comm Lines, San Antonio/Center)

Subject:

Please pull file - 72UUC GL0843

Please pull file - 72 UUC GL0843.

Thank You,

Steve Gray Asst Manager

Marsh / USAA Alliance

Mp

S. HOIDEN

0042

CONSOLIDATED OUTPUT PAGE: 001

RUN DATE: 06/09/2000

REPORT LO6870CW

RENEWAL NOTICE

THE HARTFORD INSURANCE GROUP

POLICY NO: 72 UUC GL0843

EXP. DATE: 11/11/2000

PRODUCER CODE: 250999

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

MAILING ADDRESS:

4057 GOODWIN AVE

LDS ANGELES CA 90039

SERVICING OFFICE: 72

PRODUCER NAME: EICHBERG ASSOCIATES INC

LINE: 0435 AUDIT: 5 STATUS: 1 PROFIT CODE:

REASON FOR REFERRAL: FRE

SELECT CUSTOMER POLICY

LOB LEVEL OF SUPPORT: CP-S-G, GL-S-3

SRVC EXPEDITER: NN-NN-PS-CC

POLICY STATUS: ACTIVE - POLICYWRITTEN

POLICY INFO:

PROPERTY ISO

DA RISK ID : PRMS 001 - L025 032020 TABS - ACCOUNT BILL NUMBER 42519968A

WAL-SCRATCH-FORMS

WITH SPECIAL

VERIFY AUDIT TERM

MSI CODE 380

HARTFORD CASUALTY INS CO

HARTFORD INS CO OF MIDWEST

ZIP CODE REQUIRED

ANN EXP PREM \$ 4705.00

STATE(S) COVERED: CA

\$ 4956. Q 9-7



COLAND SMIT	H ENTERPRISES SURVE	EY REPORT
Company The Hartford Agent Eichberg Ins. Insured Excello Plating Co. Inc. Address 4057 Goodwin Avenue, Location LOs Angeles, Ca. 90039 OWNER GENERAL LESSEE TENANT	Date 11-24-98 Poi Number 72 UUC GL 0843 Engineer H:SIMON Interviewed Joyce Title VP INDIVIDUAL PARTNERSHIP CORPO	ORATION
GENERAL: Business: Electro Plating Service Trade Name: NA Time In Business: 45 At This Location: 24 Business appears successful: Yes No Any part vacant: None Previous losses: NOne admitted Type of stock: None STRUCTURE: No. of floors (less Basement) 1 Approx. Age of Bldg: 24	STRUCTURE (cont'd) Construction: CTU Roof Deck Cont: Wooden Cover: Composition Roof is: Stat Gable Ballon Other Foundation: COncrete Type Heating System: Radiation Enclosure: Styes No Housekeeping: Styles No Housekeeping: Styles Door Wiring (type) Conduit Condition Styles Door Breakers Styes No Fire Doors: yes Sto	er
FLOORS OCCUPA	NCY	AREA
BASEMENT		
GRADE 80' X 180'		14,400
SECOND		
THIRD		
PARKING 180		5,400
PROTECTION: 1. Fire Department: Paid Volunteer Discourse New York Private New York Public No Miles System: Yes No No Na York Private New Yes No No Na York Private No Na Yes No No Na Yes No Ce No Ce No	ume of Sprinkler Alarm: intral Station: Yes No Certified: Yes and Pipe And Hose: Yes No	
2. Any water processes on premises ☐ Yes ☒ No 4. Detail all yes answers in remarks. LIABILITY 1. Number and type of Fire Escapes: 2. Housekeeping: ☒ Good ☐ Poor Maintenance: ☒ 3. Any Amusement devices: ☐ Yes ☒ No Playground Equit 4. Adequate Egress Door or Windows: ☒ Yes ☐ No	pment: I'Yes No Boating or water hazard: Hung Properly: Yes No	i □ Poor IY≃s ☑No
OPINION OF RISK: Excellent Good Fair		
While we believe this report to be accurate and reliable, the maswers to impector and on information available at the time of inquiry. In accepting this report to be perfectly and the property of the proper	-Dusiness-records: At this time; the co	its in its Mpåny

does not certify that these documents constitute a complete and accurate copy of the policy.

72 UUC GL 0843 Eichberg & Assoc. Hartford Fire

11-24-98 H. Simon

Excello Plating Co. Inc.

4057 Goodwin Ave., Los Angeles, Ca. 90039

SPECIAL ATTENTION: Insured handles anodizing and hard chrome plating of precision machined part items. These part items are made by Vickers Sterem. These part items are plated to the client's specifications. Standard industry process is used by the insured. Equipment used to heat up the plating tanks are in good condition. No gas leaks or unusual heating equipment conditions noted.

LOSSES: None admitted.

COMPLETED OPERATION: Insured has been in this location since 1974. Insured has been in business since 1953. Its principal figure and owner is well experienced. Plating and anodizing are handled by the insured, no use of any outside or other services. Part items are delivered here by Vickers Sterem. Insured cleans part items by dipping them into muriatic acid. Items are then dipped into a tank filled with sulphuric acid for etching. items are then dipped into the tanks for hard chrome or anodize electro plating process. Plated items are then closely inspected, before they are picked up by the client. No electro plating of consumer goods. No other operation by the insured.

FIRE: Location shows clean and well maintained condition ions. Electrically powered fixtures and equipment show wiring and grounding of its own. No gas leaks were noted in the plating equipment. Insured uses acetone that is in two one gallon cannisters, to hand clean part items as needed. Acetone is stored inside a metal flamables storage cabinet. Rags are kept in a UL rag can, which is stored outside the building. Insured also paints part items in a standup paint spraybooth. Spraybooth has the removable filters, with no overspray accumulations. The paint and thinner used in this operation, are stored in a metal flamables storage cabinet. Painting is handled once a week, for an hour. No large amounts of paint or thinner, kept on hand by the insured. Plated and anodized part items are polished and buffed using bench mounted polishers and buffers. Polishing compounds are used in this operation. Dip and plating tanks are equipped with adequate containment. The sulphuric and muriatic acids are all diluted with at least 50% water. Insured has no large tanks to store chemicals. Insured obtains chemicals in barrels on a as needed basis No high volume plating cuments in its handled by the insured. Area is industrial there is fire

business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

fighting accessability from three sides.

LIABILITY: No public visitation of this location. Entry, approaches and interior surfaces show no slip, trip or fall conditions. Illumination and ventilation are good. No chemical spills were found. Insured's employees wear protective clothing, goggles and gloves while working. Insured's personnel are well experienced and competent. Anodized, chromed and painted items are spotchecked and inspected, when finished. Insured handles no plating for the consumer industry. Area shows stability, with no sign of flood, riot or VMM conditions.

BURGLARY: Entry doors have DCDB locks. Metal overhead service doors have interior padlocks. WIndow openings have sash locks. Iron bars and heavyduty screens are in stalled on the window openings. Central station burglar alarm system motion detectors, cover doors and windows. Contents are the equipment, fixtures, tools, accessories and supplies. No unusual contents or single high value items were noted. Contents are worth in the \$ 566,000 range. Area has good lighting and visibility at night.

SUGGESTIONS: None indicated.



P.O. BOX 5447 • ORANGE, CALIFORNIA 92613-5447 P.O. BOX 1087 • NEWCASTLE, CALIFORNIA 95658

COMPANY: Hartford Figur	AGENCY: El-chburg ASSOL
ASSURED: 4 257 GRADINA ANG LA	POLICY NBR: TY LULE 66 84249 OCCUPANCY: 41-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-
CHECK SERVICE INSPECTION DESIRED: Appraisal Appraisal - Simple Auto - Commercial Boat Inspection Business Owner (BOP) Com. Gen. Liability (CGL) Course of Construction Fire - All Types Restaurant Supplement Garage Liability Garage Keepers Legal Garage Liability - with GKL & Dealers Open Lot Inland Marine Other Inspections Desired - Indicate type: Number of Photos Desired:	Jewelers Block Mercantile Burglary Mobile Home Inspection Monies & Securities Package — Fire & Liability (CPP) " with Burglary " with Monies & Securities " with Burg — M&S & Glass " with Glass Package Service Station Plate Glass

Endorsement Request Company Copy Date: 11/09/1998 FIRST REQUEST NAME AND ADDRESS OF INSURED EXCP01 Name And Address Of Agency Excello Plating Co., Inc. Eichberg Associates, Inc. 4057 Goodwin St. License # 0332590 16255 Ventura Blvd, Suite 350 Los Angeles, CA 90039 Encino, CA 91436 NAME AND ADDRESS OF COMPANY HARTFO Policy Number & Type HEC The Hartford Insurance Group End# P.O. Box 2333 72000 GL0843 9605 Brea, CA 92622-2333 Commercial Package ATTN: Sue French Effective Date And Time Of Change 1 R NOV 1 1 199 Policy Period: (Effective) (Expiration) 11/11/1999 11/11/1998 11/11/1998 12:00a amending general aggregate PLEASE AMEND GENERAL AGGREGATE TO \$2000000.

THANK YOU,

P. K.

mo ame

endt. #2 mcm

NOT IN RECORDS

NOV 1 6 1998

NOT IN TAGE

Trax

MATCHED IN RECORDS

NOV 2 0 1998

REQ#: 74

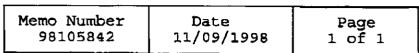
NOV 23 1998

(Authorized Signature)

Julie Vitto

DSU

Form 70/175 (4/13/93)



Eichberg Associates, Inc. License # 0332590 16255 Ventura Blvd, Suite 350 Encino, CA 91436 818-380-1700

MEMO

To:

The Hartford Insurance Group

P.O. Box 2333

Brea, CA 92622-2333

ATTN: Sue French

RE: Pol: 72UUC GL0843

Excelle Plating Co., Inc.

DATE RECEIVED: | | . | *
UNIT | DUE OUT DATE Refer DSC Difterer Uno 🗆 Reiosurano nsc:

<EXCP01>

Insurance Carrier: HARTFORD CASUALTY INS CO

Effective Date: 11/11/1998 Expiration Date: 11/11/1999

Policy Type: Commercial Package

Dear Sue:

As you know, we have placed coverage Aviation Products and Grounding Liability with Ranger Insurance Company. However, the Insured does electroplate nuts and bolts and ashtrays. Could you add Products and exclude Aircraft? Please let me know asap.

Should you have any questions, please do not hesitate to call me.

Prod-26 you! Sako? 40,000 840 CAII-11.13 Julian MATCHED IN RECORDS

NOV 11 1998

RECEIVEBEQ# 16 CON ONLY

NOV 1 6 1998

DSW- EFF 11-11-98

and finducts -

nsu

From: Julie Vitto

Account Executive

Ext.107

Sales &46,000 but

The company located these documents in its does not certify that these documents constitute

a complete and accurate copy of the policy

Delphi Form 201g (6/22/94)

PRODUCER PHONE: PRODUCER ASSOCIATES 16255 Ventura Blvd, Encino, CA 91436 (818) 380-1700 CODE: SU AGENCY CUSTOMER ID STATUS OF SUBMISSION X OUTE SSUE POL BOUND (Give Date and/or Attach Cop DATE T // APPLICANT INFORMATION NAME (First Named insured & Other Nam EXCELLO PLATING COME INDIVIDUAL X CORPORA PARTNERSHIP JOINT VEN INDIVIDUAL X CORPORA PARTNERSHIP JOINT VEN INSPECTION CONTACT JOYCE PREMISES INFORMATION	Ste 350 2509 HUB CODE: HUB CODE: HUB CODE: TIME TIME TIME TOM TOM TOM TOM TOM TOM TOM T	PACENTER PRODUCE (SUBCHAPTER SUBCHAPTER SUBC	ACCOUNTS VALUABLE CRIMEMISC THANSPORT KAGE POLICY THIS INFORMATION POSED EFF DATE 1 /11 / 98 GOODWIN AVE	I AL PAGNAGE SIGN RECEVABLE/ PAPERS ELLANEOUS CRIME IATION/ JCK CARGO INFORMATION WHEN COMMON DATE PROPOSED EXP D 11 /11 / 9	LINE I UND TOTAL OF THE CONTROL OF	IV 24 III-4 IIII-4 IIIIIIIIIIIIIIIIIIIII	GARAGE AND D VEHICLE SCHED BOILER & MACH WORKERS COMM UMBRELLA PR FOR MONOLINE PO AVMENT PLAN CA 900: OR PROFIT NIZATION YE	PENSATION DUCIES. AUDIT
Eichberg Associates 16255 Ventura Blvd, Encino, CA 91436 (818) 380-1700 CODE: SUBMISSION X CUCTE SSUE POL BOUND (Give Date and/or Attach Cop DATE T APPLICANT INFORMATION MAKE (First Named insured & Other Nam EXCELLO PLATING COME NAME (First	Ste 350 2509 HUB CODE: HUB CODE: HUB CODE: TIME TIME TIME TOM TOM TOM TOM TOM TOM TOM T	AM PM 1 4057 (SUBCHAPTER 'S' LIMITED CORPOR 13-245-3626	COMMETC. ACCOUNTS GLASS AND ACCOUNTS VALUABLE CRIMANSPORT MOTOR THI KAGE POLICY THIS INFORMATION POSED EFF DATE 1 /11 / 98 GOODWIN AVE	RECOUNTING F	EQUIPMENT FLO. INSTALLATION BL. ELECTRONIC DATA COMMERCIAL GENERAL LIABILI BUSINESS AUTO TRUCKERSMOTO ES AND TERMS APPLY TO MATE BILLING PLAN OFFICE BILL OFFI	ALDERS RISK IA PROC IY R CARRIER SEVERAL LINES, O P	GARAGE AND D VEHICLE SCHED BOILER & MACH WORKERS COM UMBRIELLA DR FOR MONOLINE PO AYMENT PLAN CA 900: OR PROFIT RIZATION YE	ANDUAL ANDUAL ANDUAL ANDUAL ANDUAL ANDUAL ANDUAL ANDUAL
16255 Ventura Blvd, Encino, CA 91436 (818) 380-1700 ODE: SU GENCY CUSTOMER ID STATUS OF SUBMISSION X QUOTE SSUE POL BOUND (Give Date and/or Attach Cop DATE T // APPLICANT INFORMATION EXCELLO PLATING COME INDIVIDUAL X CORPORA PARTNERSHIP JOINT VEN USPECTION CONTACT FAT FREMISES INFORMATION LOC # BLD # STR	Ste 350 2509 HUB CODE: HUB CODE: HUB CODE: TIME TIME TIME TOM TOM TOM TOM TOM TOM TOM T	AM PM 1 4057 (SUBCHAPTER 'S' LIMITED CORPOR 13-245-3626	COMMETC. ACCOUNTS GLASS AND ACCOUNTS VALUABLE CRIMANSPORT MOTOR THI KAGE POLICY THIS INFORMATION POSED EFF DATE 1 /11 / 98 GOODWIN AVE	I ACCOUNTING F	EQUIPMENT FLO. INSTALLATIONED ELECTRONIC DA COMMERCIAL GENERAL LIABILI BUSINESS AUTO TRUCKERSAMOTO ES AND TERMS APPLY TO ATE BELLING PLAI OCT 12 199 LOS ANGI	ALDERS RISK IA PROC IY R CARRIER SEVERAL LINES, O P	VEHICLE SCHED BOILER & MACH WORKERS COM UMBRELLA OR FOR MONOLINE PO AYMENT PLAN CA 900: OR PROFIT RIZATION VEHICLE SCHED ROBERT & MACH WORKERS COM UMBRELLA VEHICLE SCHED VEHICLE VEHICLE SCHED VEHICLE VEHICLE SCHED VEHICLE VEHICLE SCHED VEHICLE SCHED VEHICLE SCHED VEHICLE SCHED VE	ANDUAL ANDUAL ANDUAL ANDUAL ANDUAL ANDUAL ANDUAL ANDUAL
Encino, CA 91436 (818) 380-1700 ODE: SUBMISSION (OUOTE SSUE POLE BOUND (Give Date and/or Attach Cop DATE T PPLICANT INFORMATION AME (First Named Insured & Other Nam EXCELLO PLATING COME INDIVIDUAL X CORPORA PARTNERSHIP JOINT VEN ISPECTION CONTACT OYCE PREMISES INFORMATION LOC # BLD # STR 1 1 4057 GOODW LOS ANGELE	2509 BUB CODE: DLICY DOING TIME THEE THOME ATION A	AM PM 1 4057 (SUBCHAPTER 'S' LIMITED CORPOR 13-245-3626	ACCOUNTS VALUABLE CRIMEMISC THANSPORT KAGE POLICY THIS INFORMATION POSED EFF DATE 1 /11 / 98 GOODWIN AVE	RECEIVABLE/ PAPERS ELLANEOUS CRIME IATION/ ICK CARGO INFORMATION WHEN COMMON DATE PROPOSED EXP D 11 / 11 / 9 RR ENUE ACCOUNTING F JOYCE	EQUIPMENT FLO. INSTALLATIONED ELECTRONIC DA COMMERCIAL GENERA LIABILI BUSINESS AUTO TRUCKERSMOTO ES AND TERMS APPLY TO MATE BILLING PLA Z DIFFECT BILL OF TA AGENCY BY LOS ANGI	ALDERS RISK IA PROC IY R CARRIER SEVERAL LINES, O P	VEHICLE SCHED BOILER & MACH WORKERS COM UMBRELLA OR FOR MONOLINE PO AYMENT PLAN CA 900: OR PROFIT RIZATION VEHICLE SCHED ROBERT & MACH WORKERS COM UMBRELLA VEHICLE SCHED VEHICLE VEHICLE SCHED VEHICLE VEHICLE SCHED VEHICLE VEHICLE SCHED VEHICLE SCHED VEHICLE SCHED VEHICLE SCHED VE	ANDUAL ANDUAL ANDUAL ANDUAL ANDUAL ANDUAL ANDUAL ANDUAL
(818) 380-1700 ODE: SU GENCY CUSTOMER ID STATUS OF SUBMISSION X QUOTE SSUE POL BOUND (Give Date and/or Attach Cop DATE T APPLICANT INFORMATION AME (First Named Insured & Other Nam EXCELLO PLATING COME INDIVIDUAL X CORPORA PARTNERSHIP JOINT VEN ISPECTION CONTACT FR GENCE REMISES INFORMATION LOC # BLD # STR 1 1 4057 GOODW LOS ANGELE	DLICY PAPY): TIME : TIME : THOME TPANY, INC. TPANY	AM PM 1 4057 (SUBCHAPTER 'S' LIMITED CORPOR 13-245-3626	ACCOUNTS VALUABLE CRIMEMISC THANSPORT MOTOR ITS INFORMATION TO A THIS INFORMATION POSED EFF DATE 1 /11 / 98 GOODWIN AVECTOR OF THE POSED CORPORATION RATION	RECEIVABLE/ PAPERS ELLANEOUS CRIME IATION/ IOK CARGO INFORMATION WHEN COMMON DATE PROPOSED EXP D 11 / 11 / 9 RR ENUE ACCOUNTING F	INSTALLATION BUT LELECTRONIC DATE BUSINESS AUTO TRUCKERS MOTO TRUCKERS MOTO TRUCKERS APPLY TO TRUCKERS APPLY TO TATE BULLING PLAN AGENCY BUT LOS ANGUE	ALDERS RISK IA PROC IY R CARRIER SEVERAL LINES, O P	VEHICLE SCHED BOILER & MACH WORKERS COM UMBRELLA OR FOR MONOLINE PO AYMENT PLAN CA 900: OR PROFIT RIZATION VEHICLE SCHED ROBERT & MACH WORKERS COM UMBRELLA VEHICLE SCHED VEHICLE VEHICLE SCHED VEHICLE VEHICLE SCHED VEHICLE VEHICLE SCHED VEHICLE SCHED VEHICLE SCHED VEHICLE SCHED VE	ANDUAL ANDUAL ANDUAL ANDUAL ANDUAL ANDUAL ANDUAL ANDUAL
GENCY CUSTOMER ID TATUS OF SUBMISSION K QUOTE SSUE POL BOUND (Give Date and/or Attach Cop DATE T LPPLICANT INFORMATION AME (First Named Insured & Other Nam EXCELLO PLATING COME INDIVIDUAL X CORPORA PARTNERSHIP JOINT VER PREMISES INFORMATION LOC # BLD # STR 1 1 4057 GOODW LOS ANGELE	DLICY PAPY): TIME : TIME : THOME TPANY, INC. TPANY	AM PM 1 4057 (SUBCHAPTER 'S' LIMITED CORPOR 13-245-3626	GLASS AND ACCOUNTS VALUABLE CRIMENISC ITHANSPORT MOTOR ITH KAGE POLICY THIS INFORMATION POSED EFF DATE 1 /11 / 98 GOODWIN AVE CORPORATION RATION	RECEIVABLE/ PAPERS ELLANEOUS CRIME IATION/ INFORMATION WHEN COMMON DATE PROPOSED EXP D 11 / 11 / 9 RR ENUE ACCOUNTING F JOYCE	ELECTRONIC DAY COMMERCIAL GENERAL LIABILI BUSINESS AUTO TRUCKERSAMOTO ES AND TERMS AFFLY TO ATE BILLING PLAI DIRECT BILL OCT 12 199 LOS ANGEL LOS ANGEL TOMATE PLAIN LOS ANGEL LOS ANGEL COMMERCIAL COMERCIAL COMMERCIAL COMME	SEVERAL LINES, CO. SEVERAL LINES, CO. P. STLES NOT FA	BOILER & MACH WORKERS COM UMBRIELLA OR FOR MONOLINE PO AYMENT PLAN CA 900: OR PROFIT RIZATION YE	PENSATION LICIES. AUDIT Annual Annual
TATUS OF SUBMISSION (OUOTE SSUE POL BOUND (Give Date and/or Attach Cop DATE T / / PPLICANT INFORMATION ALE (First Named Insured & Other Nam EXCELLO PLATING COME ARING ADDRESS (of First Named Insure INDMIDUAL X CORPORA PARTNERSHIP JOINT VER ISPECTION CONTACT OTCE REMISES INFORMATION LOC # BLD # STR 1 1 4057 GOODW LOS ANGELE	DLICY PAPY): TIME : TIME : THOME TPANY, INC. TPANY	AM PM 1 4057 (SUBCHAPTER 'S' LIMITED CORPOR 13-245-3626	ACCOUNTS VALUABLE CRIMANSPORT MOTOR THE MOTOR	RECEIVABLE/ PAPERS ELLANEOUS CRIME IATION/ INFORMATION WHEN COMMON DATE PROPOSED EXP D 11 / 11 / 9 RR ENUE ACCOUNTING F JOYCE	COMMERCIAL GENERAL LIABILI BUSINESS AUTO TRUCKERSAMOTO ES AND TERMS APPLY TO MATE BILLING PLAN DIRECT BIL OCT 12 199 LOS ANGEL LOS ANGEL COMMERCIAL LOS ANGEL COMMERCIAL COMERCIAL COMMERCIAL COMMERCIA	SEVERAL LINES, CO. SEVERAL LINES, CO. SEVERAL LINES, CO. NOT FO.	WORKERS COMMUNICATION	Annual Annual Annual
TATUS OF SUBMISSION (OUOTE SSUE POL BOUND (Give Date and/or Attach Cop DATE T / / IPPLICANT INFORMATION AME (First Named Insured & Other Nam EXCELLO PLATING COME INDIVIDUAL X CORPORA PARTNERSHIP JOINT VER ISPECTION CONTACT OTICE PREMISES INFORMATION LOC # BLD # STR 1 1 4057 GOODW LOS ANGELE	DLICY PAPY): TIME : TIME : THOME TPANY, INC. TPANY	AM PM 1 4057 (SUBCHAPTER 'S' LIMITED CORPOR 13-245-3626	CRIMEMISC THANSPORT MOTOR ITS KAGE POLICY THIS INFORMATION POSED EFF DATE 1/11/98 GOODWIN AVE COPPORATION RATION	ELLANEOUS CRIME IATION ICK CARGO INFORMATION WHEN COMMON DATE PROPOSED EXP D 11 / 11 / 9 ENUE ACCOUNTING F JOYCE	BUSINESS AUTO TRUCKERSAMOTO ES AND TERMS AFFLY TO ATE BILLING PLA DIRECT BIL OCT 12 199 LOS ANGI	SEVERAL LINES, O	CA 900: OR PROFIT NIZATION	Annual Annual Annual
BOUND (Give Date and/or Attach Cop DATE TO ATTACH COPPLICANT INFORMATION AME (First Named Insured & Other Name EXCELLO PLATING COME INDIVIDUAL X COPPORATION INDIVIDUAL X C	med Insureds) IPANY , INC TO STATE ATION ENTURE HONE AC, No, Ext): 21 REET, CITY, COUN WIN AVENUE	AM PM 1 4057 (SUBCHAPTER 'S' LIMITED CORPOR 13-245-3626	HAGE POLICY THIS INFORMATION POSED EFF DATE 1/11/98 GOODWIN AVE CORPORATION RATION	INFORMATION WHEN COMMON DATE PROPOSED EXP D 11 /11 / 9 RR ENUE ACCOUNTING F JOYCE	ES AND TERMS APPLY TO ATE BILING PLAN DIFFECT BILING AT AGENCY BILING OCT 12 199 LOS ANGI	SEVERAL LINES, C	CA 9003 OR PROFIT NIZATION	Annual Annual Annual
DUTE BOUND (Give Date and/or Attach Cop DATE T APPLICANT INFORMATION IAME (First Named Insured & Other Nam EXCELLO PLATING COME INDIVIDUAL PARTNERSHIP PARTNERSHIP JOINT VEN PREMISES INFORMATION LOC # BLD # STR 1 1 4057 GOODW LOS ANGELE	med Insureds) IPANY , INC TO STATE ATION ENTURE HONE AC, No, Ext): 21 REET, CITY, COUN WIN AVENUE	AM PM 1 4057 (SUBCHAPTER 'S' LIMITED CORPOR 13-245-3626	HAGE POLICY THIS INFORMATION POSED EFF DATE 1/11/98 GOODWIN AVE CORPORATION RATION	INFORMATION WHEN COMMON DATE PROPOSED EXP D 11 /11 / 9 RR ENUE ACCOUNTING F JOYCE	PATE BILLING PLAN DIFFECT BILLING OFFICE STATE OFFI OFFI OFFI OFFI OFFI OFFI OFFI OFF	LLES NOT FROM ORGAN	CA 9003 OR PROFIT NIZATION	Annual Annual 39 ARS IN BUSINE
BOUND (Give Date and/or Attach Copdate T) APPLICANT INFORMATION AME (First Named Insured & Other Name EXCELLO PLATING COME ALLING ADDRESS (of First Named Insured	med Insureds) IPANY , INC TO STATE ATION ENTURE HONE AC, No, Ext): 21 REET, CITY, COUN WIN AVENUE	AM 1 PM 1 4057 (SUBCHAFTER 'S LIMITED CORPOR L3-245-3626	POSED EFF DATE 1/11/98 GOODWIN AVERAGE CORPORATION	PROPOSED EXP D 11 /11 / 9 RR ENUE ACCOUNTING F	PATE BILLING PLAN DIFFECT BILLING OFFICE STATE OFFI OFFI OFFI OFFI OFFI OFFI OFFI OFF	LLES NOT FROM ORGAN	CA 9003 OR PROFIT NIZATION	Annual Annual 39 ARS IN BUSINE
DATE / / / APPLICANT INFORMATION IAME (First Named Insured & Other Name EXCELLO PLATING COME INDIVIDUAL X CORPORA INDIVIDUAL X CORPORA PARTNERSHIP JOINT VEN INDIVIDUAL X CORPORA PARTNERSHIP JOINT VEN INDIVIDUAL X CORPORA PARTNERSHIP JOINT VEN INDIVIDUAL X CORPORA INDIVIDUAL	TIME : : med Insureds) IPANY , INC TO COMMENTURE HONE AC, No, Ext): 21 REET, CITY, COUN WIN AVENUE	AM 1 PM 1 A057 (SUBCHAPTER 'S' LIMITED CORPOR L3-245-3626	GOODWIN AVE	RR ENUE ACCOUNTING F	P NO D OCT 12 199 LOS ANGE	LLES NOT FROM ORGAN	CA 9003 OR PROFIT NIZATION	Annual 39 ARS IN BUSINE
APPLICANT INFORMATION AME (First Named Insured & Other Name EXCELLO PLATING COME ANUME ADDRESS (of First Named Insure INDIVIDUAL X CORPORATION PARTNERSHIP JOINT VEN INDIVIDUAL X CORPORATION IND	med Insureds) IPANY , INC. TO T	4057 (SUBCHAPTER 'S' LIMITED CORPOR L3-245-3626	GOODWIN AVE	RR ENUE ACCOUNTING F JOYCE	RNO DO TO LOS ANGE	ELES NOT FOURTHOONE	CA 900	39 Ars in Busine
AME (First Named Insured & Other Name EXCELLO PLATING COME ALING ADDRESS (of First Named Insure INDIVIDUAL X CORPORAL PARTNERSHIP JOINT VENTS PREMISES INFORMATION LOC # BLD # STR. 1 1 4057 GOODW LOS ANGELE	TPANY, INC. TPANY	4057 (SUBCHAPTER 'S' LIMITED CORPOR	GOODWIN AVE	ACCOUNTING F	R NO 15 OCT 12 199 LOS ANG	LLES NOT FO	OR PROFIT NIZATION	ARS IN BUSINE
AME (First Named Insured & Other Name EXCELLO PLATING COME ALING ADDRESS (of First Named Insure INDMIDUAL X CORPORAL PARTNERSHIP JOINT VENTSPECTION CONTACT IN ACCEPTAGE INFORMATION LOC # BLD # STR. 1 1 4057 GOODW LOS ANGELE	TPANY, INC. TPANY	4057 (SUBCHAFTER 'S' LIMITED CORPOR L3-245-3626	GOODWIN AVE CORPORATION	ACCOUNTING F	LOS ANGI	NOT FORGAN	OR PROFIT NIZATION	ARS IN BUSINE
INDMIDUAL X CORPORA PARTNERSHIP JOINT VEN SPECTION CONTACT OTCE REMISES INFORMATION LOC # BLD # STR 1 1 4057 GOODW LOS ANGELE	ATION ATION ATION ATION AND ATION AND AND ATION AND ATION AND ATION AND ATION ATION AND ATION AT	4057 (SUBCHAFTER 'S' LIMITED CORPOR L3-245-3626	GOODWIN AVE CORPORATION	ACCOUNTING F	LOS ANGI	NOT FORGAN	OR PROFIT NIZATION	ARS IN BUSINE
INDMIDUAL X CORPORA PARTNERSHIP JOINT VER ISPECTION CONTACT IN OXCE PREMISES INFORMATION LOC # BLD # STR 1 1 4057 GOODW LOS ANGELE	REET, CITY, COUN	4057 (SUBCHAPTER 'S' LIMITED CORPOR L3-245-3626 NTY, STATE, ZIP (GOODWIN AVE CORPORATION	ACCOUNTING F	LOS ANGI	NOT FORGAN	OR PROFIT NIZATION	ARS IN BUSINE
INDMIDUAL X CORPORA PARTNERSHIP JOINT VER ISPECTION CONTACT IN OXCE PREMISES INFORMATION LOC # BLD # STR 1 1 4057 GOODW LOS ANGELE	REET, CITY, COUN	4057 (SUBCHAPTER 'S' LIMITED CORPOR L3-245-3626 NTY, STATE, ZIP (GOODWIN AVE CORPORATION	ACCOUNTING F	LOS ANGI	NOT FORGAN	OR PROFIT NIZATION	ARS IN BUSINE
INDMIDUAL X CORPORA PARTNERSHIP JOINT VEN ISPECTION CONTACT PH INDEX PREMISES INFORMATION LOC # BLD # STR 1 1 4057 GOODW LOS ANGELE	ATION ENTURE HONE AC, No, Extl: 21 REET, CITY, COUN	SUBCHAPTER 'S LIMITED CORPOR L3-245-3626 NTY, STATE, ZIP 6	CORPORATION RATION	ACCOUNTING F		NOT FOORGAN	OR PROFIT NIZATION	ARS IN BUSINE
PARTINERSHIP JOINT VEN INSPECTION CONTACT PARTINERSHIP INSPECTION	PATURE PHONE AC, No, Extl: 21 REET, CITY, COUN WIN AVENUE	SUBCHAPTER 'S LIMITED CORPOR L3-245-3626 NTY, STATE, ZIP 6	CORPORATION RATION	ACCOUNTING F	RECORDS CONTACT	ORGAN	OR PROFIT NIZATION	-
PARTNERSHIP JOINT VER ISPECTION CONTACT PREMISES INFORMATION LOC # BLD # STR 1 1 4057 GOODW LOS ANGELE	HONE AC, No, Ext): 21 TREET, CITY, COUN WIN AVENUE	L3-245-3626 NTY, STATE, ZIP 6		JOYCE	RECORDS CONTACT	ORGAN	NIZATION	56
PREMISES INFORMATION LOC # BLD # STR 1 1 4057 GOODW LOS ANGELE	REET, CITY, COUN	NTY, STATE, ZIP (CODE	JOYCE	RECORDS CONTACT	HONE A/C, No, Ext): 2:	13-245-3626	
REMISES INFORMATION LOC # BLD # STR 1 1 4057 GOODW LOS ANGELE	WIN AVENUE	E .	CODE					
1 1 4057 GOODW LOS ANGELE	WIN AVENUE	E .	CODE	CITY LIMITS				
1 1 4057 GOODW LOS ANGELE	WIN AVENUE	E .	CODE	CIT COMIS	INTEREST	YR BUILT	PART OCC	
LOS ANGELE				INSIDE	OWNER		* · · • · · · · · · · · · · · · · · · ·	
ATURE OF BUSINESS/DESCR		CA 900		OUTSIDE	TENANT	196Q	100	
IATURE OF BUSINESS/DESCR			132	,	TENANT	1956		
ATURE OF BUSINESS/DESCR				INSIDE	OWNER			
ATURE OF BUSINESS/DESCR				OUTSIDE	TENANT			
IATURE OF BUSINESS/DESCR				- I manufacture	OWNER	<u> </u>		
IATURE OF BUSINESS/DESCR				OUTSIDE	TENANT			
NATURE OF BUSINESS/DESCR								
"	RIPTION OF C	OPERATIONS	BY PREMISE(S)	· · ·			
CHROME AND NICKEL PI	таттис ог	'A CHTDAYC	DARTS EMI	CAN OPENE	RS CARTNET	DI		
HANDLES, BATHROOM FI			•	_		131	ECEIVE	<u>ر</u>
AVIATION. PRODUCTS I	IS WRITTE	N THRU AM	ERICAN EAGI	E INS. COM	PANY **	U	CT 1 2 1998)
						0.0	31 I & 1330	,
		1999				-R	0-72 M/S	}
SENERAL INFORMATION			<i>y y</i>	_				·
XPLAIN ALL "YES" RESPONSES	MOTHER ENTITY O	نظم () SR DOES ()	YES		"YES" RESPONSES OR COVERAGE DECLINE FRIOR 3 YEARS? NOT A	D. CANCELLED OR	NON-RENEWED	YES
. IS THE APPLICANT A SUBSIDIARY OF AT THE APPLICANT HAVE ANY SUBSIDIARIE . IS A FORMAL SAFETY PROGRAM IN OPE		- 13 - 13	Y	X DURING THE	E PRIOR 3 YEARS? NOT A OSSES OR CLAIMS RELAT ON ALLEGATIONS, DISCRIP	PPLICABLE IN MO TNG TO SEXUAL A	BUSE OF	X
I. ANY EXPOSURE TO FLAMMABLES, EXPL					<u>yn allegations, dischi</u> e E last ten Years, has			
I. ANY CATASTROPHE EXPOSURE?				T OF ANY DE	GREE OF THE CRIME OF : (any applicant for properly a of an areon conviction is	VRSON? (In RI, this insurance. Failure 1	question must be to disclose	
. ANY OTHER INSURANCE WITH THIS CO	OMPANY OR BEING	SUBMITTED?		X sentence of	up to one year of imprisor	ment).		
REMARKS CNA INCLUDED 1				ING PRODUCT	S WITH AMERIC	AN		
EAGLE INS. CO	PRODUCTS	and we ar	E NOW WRIT				a.a. a.a	
11.1300		AND WE AR	· •			1		
W21 280		AND WE AR	E NOW WRITE			4251	77687	
		AND WE AR	· •			4251	77687	im it-
< 3 3 pm		ANU WE AR	· •			425/	ecuments	in its
APPLICANT'S SIGNATURE 3	PHLS	AND WE AR	# 38		TABS pany focated records. At	425/ these of this time	ecuments the comp	in its

LENE	CAT	EGORY	YEARS: 87-88		YEARS: 88	-89 ·	YEARS: 8	9-90	_	YEARS: 9	0-94		YEARS: 94	<u>1-98</u>	
ſ	CARRIER		ST PAUL		FIRST	CALIF	AMER	STA	IR U	GOI	DEN E	AGL	CNA		<u>-</u> .
	POLICY NUM	BER					<u> </u>		•		16731			9158	
•	POLICY TYPE		CLAIMS X OCC	UTTHENCE	CLAMS MADE	X occurrenc	CLAMS MADE		OCCUPPENCE	, CLAIMS MADE	X ∞	CURPENCE	CLAIMS MADE	X ∞	CURRENCE
	RETRO DATE		1 1					<u>/ /</u>	<u> </u>		<u>/ / </u>		/	<u> </u>	
G	GENERAL.	AGGREGATE	1,000,00	00	1,0	000,000	1,	000	000	1	0,000,0	00		000,	
G E N	PRODUCTS AGGREGA	COMP OP			ļ									000,	
COMM	PERSONAL	LAI VOA 8												000	
COMM	EACH OCC	URRENCE			<u> </u>				_				1.	000,	000
E L	FIRE DAMA	GE					<u> </u>		•					50,0	
C A A B	MEDICAL E	EXPENSE				•	ļ							5.	000
i i i	S BOOLY	OCCURRENCE			<u> </u>										
. i	INJURY	AGGREGATE													
Ţ	PROPERTY	OCCURRENCE													
ĺ	DAMAGE	AGGREGATE													
	COMBINED	SINGLE LIMIT			<u> </u>										
Ι.	MODIFICATIO	N FACTOR					<u> </u>								
	TOTAL PREM	UM									4.2	47		<u>7.</u>	514
	CARRIER				ļ		<u> </u>			ļ					
	POLICY NUM	BEER .			ļ					ļ					
ŶĻ	POLICY TYPE				<u> </u>										
١ž١	COMBINED S	INGLE LIMIT			1										
OMOB-	BODILY	EA PERSON					<u> </u>			<u> </u>					
ĕ ŀ	INJURY	EA ACCIDENT													
ËŤ	PROPERTY D	AMAGE													
•	MODIFICATIO	N FACTOR										_			
l	TOTAL PREM	IUM													
	CARRIER									GOL	DEN RA	GL	CNA		
P	POLICY NUM						T			1	167312		B129	<u> 1583</u>	91
P	POLICY TYPE								- · · · <u>-</u>	I	RISK		ALL	RISK	·
E R	BLD	PERS AMT													
l H	MODIFICATIO	N FACTOR				· ·									
'	TOTAL PREM	TUM									INC	ı.		IN	CL.
	CARRIER														
1	POLICY NUM	BER													
1	POLICY TYPE														
	LIMIT	·													
	MODIFICATIO	N FACTOR								<u> </u>					
l	TOTAL PREM	IUM											<u> </u>		
LOS	S HISTORY	7													
ёмте	ALL CLAIMS	OR OCCURRENCE	S THAT MAY GIVE RISE TO	O CLAIMS	S FOR THE PRIC	OR 5 YEARS (3 YI	ARS IN KS & N	Y)	X cH	ECK HERE IF	NONE	X SE≣	ATTACHED L	OSS SUM	IMARIY
							DAT	=	1	AMOUNT	[MOUNT	, ا	CLAIM
oc	DATE OF CURRENCE	LINE	TYPE/DESCRIPTION	N OF OC	CCURRENCE OF	T CLADE	OF CL	ĀM		PAID			SERVED	5	TATUS
	, ,						,	,						_	OPEN
								<u> </u>							CLOSE
	, ,			Carr Carr	A CONTRACTOR OF THE PARTY OF TH		,	,						\vdash	OFEN
					<u> </u>			<u> </u>	_						CLOSE
	/ /			$-\tilde{d}$	7		,	,						<u> </u>	OPEN
	, , 			<u> </u>	11			<u> </u>							CLOSE
	, ,				<u> </u>		1	1						<u> </u>	OPEN
	, <i>,</i>				· '			<u>'</u>							CLOSE
PERS	CE OF INSURA	NCE INFORMATION	T YOU MAY BE COLL	ECTED	FROM PERSO	ONS OTHER THEY IN CERTAIN	IAN YOU. SU	CH INF	ORMATION BE DISCLO	AS WELL ASSED TO THE	AS OTHE	P PERSO	NAL HOUT		
INAC	R AUTHORIZA CURACIES. A TACT YOUR	ATION, YOU HA A MORE DETAIL AGENT OR BRO	IVE THE RIGHT TO RE LED DESCRIPTION OF DKER FOR INSTRUCTION AND WITH INTENT TO FALSE INFORMATION,	YOUR ON ON	rights and Rights and How to sui	OUR PRAGE BMIT A REQUI	ES REGARDI	any	INFOR	MATION IS ted the	se do	cum	REQUEST. ents in	its ny	
THE	RETO, COMM	ITS A FRAUDU	FALSE INFORMATION, LENT INSURANCE ACT	r, WHIC	H IS A CRIM	E AND SUBJE	SESTHE OF	SONT	ofge wa	at Mage	e ráve	ume	nts cor	ıstiti	ute

a complete and accurate copy of the policy.

PRIOR CARRIER INFORMATION

ACORD, PRO		EOTE	ON							10/06/1998
PRODUCER PHONE (A/C, No, Ext):		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	APPLICANT				***************************************	*********	~~~~~	<u></u>
Richberg Associates	Tnc	- 1	(First Named		EXCELLO	PLATING	COMPAN	Y		
16255 Ventura Blvd,		1	insured)				•			
Encino, CA 91436	5 CE 330		EFFECTIVE (EXPIRATION DATE		CT BILL		NT PLAN	TIGUA
·		.	11/11/	/ 98	11/11/99	AGE	CY BILL	Non-	-Std	Annual
(818) 380-1700	3 CODE:		FOR COMPANY							<u> </u>
AGENCY CUSTOMER ID:	3 CODE:		USE ONLY	•						
PREMISES INFORMATION	PREMISES	* 001	BUILDING #:	1						
SUBJECT OF INSURANCE	AMOUNT	CONS	% VALUATIO	ON CAL	JSES OF LOSS	INFLATION GUARD %	DEDUCTIBLE	FORMS	AND CON	DITIONS TO APPLY
	•							24	70.23	-
. BUS. PERS. PROP	566,00	0 90	RC	S	PECIAL		1,000	2/17	7000	<u> </u>
BUSINESS INCOME	200,00	0	RC	s	SPECIAL			1/	4 MO.	LIMITAT
Metal Spi	رہ									
ADDITIONAL INFORMATION - B		E/EXTRA E	XPENSE	l	BUSINESS	NCOME W/O	EXTRA EXPEN	SE 6	TRA EXP	NSE
TYPE OF BUSINESS ORDINARY PAYRO		~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	EXT PER	RICO	TUTTION FE	ES	OFF P	REM POWER	DEPI	RD PROP
X NON MFG EXCL X	INCL \$	DED		DAYS	s	STUDENTS	POW	ver.		% COIN
MFG 90 DAYS	ELEC MED	IA	MO PER	100	\$	OTHER ED	TAW	ER	<u></u> α	ONT LOC
MINING 180 DAYS		DAYS	\$	LIMIT		SETVING		OM SCR BELOW)	FEE	C FOC
ALL ORD P	AY ORD OR L	}	MAX PE	COUR			,,,,		-	G LOC
NAME AND ADDRESS(ES) FOR OFF PREM	L BOWER OR DEBEND	DAYS			<u> </u>			EXTRA	1 11	PR LOC (DESC BELOW)
RABLE AND ADDRESS(ES) FOR OFF FREE	·	riide						LIMIT LOSS F		DAYS PERIOD REST
								%	×	x <u></u> x
ADDITIONAL COVERAGES, OPTIONS, RES	TRICTIONS, ENDORSEE	ENTS AND RA	LYING INFORM	LATION						
,				-						
			•	,						
CONSTRUCTION TYPE			FIRE DISTR	ICT/CODE	NUMBER	PROT C	L # STORIES	# BASMTS	YR BUILT	TOTAL AREA
BLOCK						2	1	0	196 0-	7,000
BUILDING IMPROVEMENTS	PLUMBING, YR:					OTHER	OCCUPANCIES		111	
WIRING, YR:	HEATING, YR:		ጥህ						, 10 -	•
X ROOFING, YR: 95	OTHER:	ecat		NOT.	·····	DEAD	EXPOSURE &	OISTANCE		
RIGHT EXPOSURE & DISTANCE			ure & distar	NGE		near	EAFO3UNE E	UNIANGE		
INDUSTRIAL BURGLAR ALARM TYPE	-	INDUS'			EXPIRATION DAT	<u> </u>	EXTENT	GRADE	1 7	ENTRAL STATION
			•		1 1				}—	TH KEYS
LOCAL GONG BURGLAR ALARM INSTALLED AND SERV	ICED BY	L			· · ·		# GUAR	DS/WATCHMEN	+	LOCK HOURLY
					•				\square	
PREMISES FIRE PROTECTION (Sprinklers,	Standpipes, CO ₂ /Chem	ical Systems)			FIRE ALARM MA	NUFACTURER				ENTRAL STATION
									L	OCAL GONG
ADDITIONAL INTERESTS				Ţ.						1
	•		EVIDENCE							EVIDENCE
	<i>*</i>		CERTIFIC	CATE						CERTIFICATE
			POLICY	ļ						POLICY
MATERIEST.	· · · · · · · · · · · · · · · · · · ·		H	-	NTEREST:		-	**		
NTEREST: VALUE REPORTING INFORMAT	ION		1 1							
REPORTING FORM: PROVIDE AVERAGE VAL		THS	ľ			ANY OTHE	R LOCA-	ANY OTHER L	OCA-	PREMISES NOT OWNED
	OF INSURANCE			F11	EMISES/ JULDING	TION DEC	LARED	AFTER INCEP	RED	OR ACQUIRED
				TI	ne compa	ny toe	ated the	sea doo	Imar	te in ite
REMARKS			•							
}					isiness r					
ACORD 140 (3/95)		ATTACH T	n apple	QC	oes not co complete	erury tr	iai ines	e docul	nent an en	s constitute
(大海南京·大海·南西南南)		20012007	THE PARTY OF THE PARTY.	1.00	CONTRACTOR OF STREET	THE RESERVE AND VALUE OF	不多不多多數 不是 医多		T 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	(日本本本を建設を表現している。

PRI	MISÉS INFOR	NJ.	ATK	H			PREMISES	# ;		BUI	LDWG #:												
*******	SUBJECT OF IN	SUI	RANC	Œ			AMOU		COINS	*	VALUATION	CA	USES	OF LOS	s INI	PLATIC UARD	PEDU	ICTIBLE	FORM	S AND	CONDI	TIONS T	O APPLY
					\neg			'						-									
	•															•							
•												_					•						
			_]							_											<u>.</u>
ADI	HTIONAL INFO	'n	MA	TON -	Bi	ISINES	S INCOM	E/EXT	RA E	ХP	ENSE			BUSIN	ESS OHÇ	OME W/O	EXTRA	EXPENSE		EXTRA I	EXPEN	•	
TYPE	OF BUSINESS	OF) Popu	URY PAY	YROL		POWER/HI	EAT	Ì		EXT PERIO	D		TUMO	N FEES		L	OFF PRE	M POWER		DEPEN	D PROP	
,	NON MFG		Ð	cr [INCL	5		DED			DAYS	S S	_	:	STUDENTS		POWER	t		_	% CO	IN
<u> </u>	MFG	Τ		90 DAY	<u> </u>		ELEC MED	AIC			MO PERIO	0	- \$	•	9	OTHER ED SERVANC		WATER			CON	T LOC	
\vdash	MINING		\dashv	180 DAY	YS			1	DAYS	\$	-	LIMIT	г		,	14/4E4C		COMM	R BELOW)		REC	LOC	
	•		\neg	ALL OF	ID PA	Y	ORD OR I	LAW			MAX PERK	00	7				-	- (UESU			MFG	LOC	
1	, i		一	\$				1	DAYS								\perp				LDR	roc (a	ESC BELOW)
NAM	E AND ADDRESS(ES)	FOR	OFF PI	REM	POWER	OR DEPEND	PROP											EXTR. EXPE	A NSE		DAYS	PERIOD REST
Ī																			LIMIT LOS			-	
						_	_			_									*		_%_		<u> </u>
ADD	ITIONAL COVERAG	ES,	OPT	IONS, R	Œ\$TI	UCTIONS,	, ENDORSEA	KENTS A	ND R	ATTRI	G INFORMAT	NON				-							- -
ļ																							
CON	STRUCTION TYPE		-					-		F	RE DISTRICT	r/cods	E NU	MBER		PROT C	1 # :	STORIES	BASMITS	YR B	UILT	TOTAL	AREA
																		ļ		1			
BUT	DING IMPROVEME	NTS	;		\top	PLUM	BING, YA:									OTHER (occui	PANCIES		•		•	
F	WIRING, YR:				\vdash	┥	ING, YR:																
<u> </u>	ROOFING, YR:					OTHE																	
RIGI	T EXPOSURE & D	H\$T	ANCI	E		1		LEFT	EXPOS	ŲRE	& DISTANC	E				REAR	EXP0	SURE & D	ISTANCE				
												•			•	-							
BUR	GLAR ALARM TYP	E						CERTI	FICATE				EX	PERATION	DATE			EXTENT	GRADE		CEN	TRAL ST	TATION
[1						1	1						-	1 KEYS	
BUR	GLAR ALARM INS	TAL	LED	AND SI	ERVK	ED BY		<u> </u>							•			# GUARDS	WATCHME	N	+	ск но	IRLY
																					1		
PRE	MISES FIRE PROTI	ECT	ION (Sprinkle	ыта, 5	tandpiper	s, CO ₂ /Che	micel Sy	rstems)				FIF	IE ALARIA	MANUI	FACTURER				_	CEN	TRAL ST	TATION
				-		• •		-													-{	AL GON	
AD	DITIONAL INT	ΕÞ	EST		****					****		****	1										
3000000			833.XX							EVI	DENCE	**************************************			*********						xx00000000	EVI	ENCE
										Ë	CERTIFICA	π <u> </u>											CERTIFICATE
l										-	POLICY	_											POLICY
										- -	1												
	REST:									-	1	ŀ	INTE	REST:									
<u> </u>	LUE REPORT	NΩ	IN	FORM	ATT	ON					1	I	****									,	
00000	ORTING FORM: PRO				****		PAST 12 MON	VIIHS			**************************************			eni		ANY OTHE	i LOC		ANY OTHER		P	REMISE	NOT OWNED
├ ─						FINSUR						P T	REMIS	NG		TION DEC	LARED)	TION ACQ	UIRED EPTION		OR	ACQUIRED LIMIT
 															+					<u>.</u>	十		
\vdash															-	•					_		
一		-													-	•					$\neg +$		
ge	MARKS																		 -				
								•	_									_				- 1	
									-	•													
								•															
l																							
1																							
1																							
.																							
1												T	he	com	pan	y loca	ate	d thes	se do	cum	ent	s in	its
1																			time,				
1																							
2000000		(2500)	888	303030703to	200000	00000000000		9000000000	******	500000													istitute
AC	ORD 140 (3/8	5}										a	cc	moli	ete a	ınd a	ccu	rate i	сору (of th	a n	olic	V

ACC	DRD. COMMERCIAL	GENE	RAL	LIA	BILI	ΓY	aeon	ION		E (MON/DO/TY) 06/1998
PRODUCER	PHORE (A/C, No, Ext):	APPLI (First Name	CANT		ATING C					ł
	rg Associates Inc.	Insure					•	, <u>.</u>		
	Ventura Blvd, Ste 350		CTIVE DATE		ATION DATE	\vdash	DIRECT BILL	PAYM	ENT PLAN	AUDIT
	, CA 91436 380-1700	<u> </u>	/11 /94	11 /	11 / 95	A	GENCY BILL	<u> </u>		
(010)	SUB CODE:	FOR COMP	ANY HKLY							
AGENCY CUSTOMER #	1									
COVERAG		LIMITS							1	
2000000	ERCIAL GENERAL LIABILITY		AGGREGATE		<u> </u>		\$ 1,00	0,000	PREMISES/OPE	MATIONS
	AIMS MADE X OCCURRENCE		& COMPLET		TIONS AGGR	EGATE	* 1,00			
OWNER	I'S & CONTRACTOR'S PROTECTIVE	EACH OCC		MG 863 011			\$ 1,00		-	
DEDUCTBLES	3	FIRE DAMA	GE (Any one	ttre)	_			0,000	PRODUCTS	<u></u> -
PROPE	RTY DAMAGE \$		XPENSE (Arr	one pers	on)		8	5,000	_	
BODILY	PER CLAIR	₩							OTHER	
OTHER COVE	\$ OCCUPY PRAGES, RESTRICTIONS AND/OR ENDORSEMENTS (For	ence	auto coverag	es attach t	he Business	Auto Sec	tion, ACORD 1			
	1 1		-						TOTAL	
	1 1									

SCHEDUL	E OF HAZARDS				1		,	ATE	PREM	n iu
LOCATION	CLASSIFICATION	CLASS CODE		PREMILI BASIS		TERR	PREWOPS	PRODUCTS	PREM/OPS	PRODUCTS
1 .	ELECTROPLATING	5254	7 60	0,000	s					
			,		-		<u> </u>			
	^						 	 		
	Cq 21 oy frauts	2	-							
	9			•						
						_		+		
	-									
									<u> </u>	
	·		1							
								 		
.		-							<u></u>	
						- #-				
	<u></u>									
·) Prendum Basis Ales - Per \$1,000/sales (A) Area - Per 1,	000&0 FT		(M) ACA	MISSIONS - PE	FI 1.000/A	.DM	(1) OTHER	•	
	ALES - PER \$1,000/SALES (A) AREA - PER 1,000/PAY (C) TOTAL COST	- PER \$1,000/COS	Г		T - PER UNIT	,		(., 0,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
CLAIMS I	WADE (Explain all "Yes" responses)		and the second s	TRANST						1-1
	ED RETROACTIVE DATE: / /			1. HAS TE TRANSI		ANY L	OCATION NO)T QUALIFIED F	FOR	YES NO
	DATE INTO UNINTERRUPTED CLAIMS MADE COV Y PRODUCT WORK ACCIDENT, OR LOCATION	<u>: / /</u>	YES NO			1000	OD TRANSF	ON INDICATE		
BEEN EX	y product, work, accident, or location (Cluded, uninsured or self-insured Ny previous coverage?			FIRST (QUALIFIED: .		nn l	ON, INDICATE AND:	1	
	IL COVERAGE PURCHASED UNDER ANY DS POLICY?			LOCATION	NEW CLAS	S E	ASE PRE	VIOUS EXPOSURE	PREMISES	PRODUCTS
REMARKS					 	-			PREMISES	PRODUCTS
THE STATE OF THE S				The c					PREMISES	PRODUCTS
İ		•				-			cuments	711000010
			1			- 1			the comp	
			tananaktuuraan karista katilo		***********				ıments co	
ACORD 1	26-5 (3/93)	PLEASE	CUMI	a con	nulete	and	accura	te copy (of the poll	CV

EXPL	TRACTORS			7								T ·			
	AIN ALL "YES" RESPONSES (YES	NO	EXPLAIN ALL	etions)	YES	NO							
	DES APPLICANT DRAW PL		+-			SUBCONTRAC	CTORS CARRY C	OVERAGE	S OR LIMITS		1				
2. DO ANY OPERATIONS INCLUDE BLASTING OR UTILIZE OR STORE *EXPLOSIVE MATERIAL?								ALLOWED TO	NORK W/	CERT OF INS?					
3. DO ANY OPERATIONS INCLUDE EXCAVATION, TUNNELING,								E EQUIPMENT T	O OTHERS	S WITH OR					
UNDERGROUND WORK OR EARTH MOVING?							OPERATORS?			T		<u> </u>			
REMARKS/DESCRIBE THE TYPE OF WORK SUBCONTRACTED % OF						BCONTRACTED	: #F	ULL TIME STAFF:		# PART TIME STAF	Pi .				
				•	•										
,	•					•	•								
				•		-									
•															
BRO	DUCTS/COMPLETED (PERATIONS													
	PRODUCTS	ANNUAL GROSS SALES	# OF UNITS		ME IN		N	TENDED USE		PRINCIPAL COMPO	NENTS				
	•														
				_ _				<u> </u>		·					
				+		-									
				1				•							
EXPL	AIN ALL "YES" RESPONSES (For any past or present pn	educt or operation)	YES	NO	EXPLAIN ALL	YES" RESPON	SES (For any past	or present	product or operation)	YES	NO			
1. DO	OES APPLICANT INSTALL,	SERVICE OR DEMONST	RATE PRODUCTS?			6. PRODUC	TS RECALLED	, DISCONTINUE	O, CHANG	ED?	_	_			
2. FC	OREIGN PRODUCTS SOLD	DISTRIBUTED, USED A	S COMPONENTS?	\perp	-		CTS OF OTHER	is sold or re-	PACKAGE	D UNDER					
	ESEARCH AND DEVELOPM RODUCTS PLANNED?	ENT CONDUCTED OR N	EW					ABEL OF OTHERS	27			\vdash			
	UARANTEES, WARRANTIES	HOLD HARMLESS AGE	EFMENTS?	+	┢		S COVERAGE		,	· · · · · · · · · · · · · · · · · · ·					
	RODUCTS RELATED TO A	<u> </u>			 		•		OTHER N	IAMED INSUREDS?					
PLEA	SE ATTACH LITERATURE, BR	OCHURES, LABELS, WARN	NGS, ETC					 -							
					•										
		SERVICATE DECIDE	ENTER (ALCOHOLOGIC		<i></i>										
NTE	OTTONAL INTERESTS/	MANE AND ADDRESS	REFERENCE #:			arentesta i	1	ATE REQUIRED	;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;;	INTEREST IN ITEM NUI	æer	*****			
	ADDITIONAL INSURED	<u> </u>					174		LOCATION			-			
	LOSS PAYEE	SPIRITO FAMII 829 NORUMBEGA							VEHICLE:	BOAT:	BOAT:				
	MORTGAGEE	829 NORUMBEGA	DRIVE							ED ITEM NUMBER:					
	LIENHOLDER	MONROVIA	CA		OTHER										
	EMPLOYEE AS LESSOR	ITEM DESCRIPTION:													
20000000	LANDLORD VERAL INFORMATION	TIEM DESCRIPTION:		**********											
12.0000000	AIN ALL "YES" RESPONSES	X (2000 CO	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,									Т			
1. ANY MEDICAL FACILITIES PROVIDED OR MEDICAL PROFESSIONALS					NO	ECPLAIN ALL	"YES" RESPON	SES (For all past o	or present o	operations)	YE	NO			
		ROVIDED OR MEDICAL	•	YES	NO X	 		SES (For all past o	or present (operations)	YE	X			
EN	MPLOYED OR CONTRACTE	PROVIDED OR MEDICAL D?	PROFESSIONALS	YES	X	9. RECREA	TION FACILITI	es provided? G pool on thi	PREMISE		YE	X			
EA 2. Al	MPLOYED OR CONTRACTE NY EXPOSURE TO RADIO	ROVIDED OR MEDICAL D? ACTIVE/NUCLEAR MATER	PROFESSIONALS	YES	x	9. RECREA 10. IS THEF 11. SPORTIN	ATION FACILITI RE A SWIMMIN NG OR SOCIAL	es provided? G pool on thi Events spons	PREMISE	ES?	YE	X X X			
2. Al 3. Di IN	MPLOYED OR CONTRACTE NY EXPOSURE TO RADIO O/HAVE PAST, PRESENT (NOLVE(D) STORING, TREA	ROVIDED OR MEDICAL DO? ACTIVE/NUCLEAR MATER OR DISCONTINUED OPER TING, DISCHARGING, A	PROFESSIONALS IALS? PATIONS PPLYING,	YES	X	9. RECREA 10. IS THEF 11. SPORTIN 12. ANY ST	ATION FACILITI RE A SWIMMIN NG OR SOCIAL RUCTURAL AL	es provided? G pool on thi Events spons Terations con	PREMISE SORED? TEMPLATE	ES?	YE	X X X			
2. Al 3. Di IN Di	MPLOYED OR CONTRACTE NY EXPOSURE TO RADIO O/HAVE PAST, PRESENT (PROVIDED OR MEDICAL DO? ACTIVE/NUCLEAR MATER OF DISCONTINUED OPE TING, DISCHARGING, A TING OF HAZARDOUS M	PROFESSIONALS IALS? PATIONS PPLYING,	YES	x	9. RECREA 10. IS THEF 11. SPORTIN 12. ANY ST 13. ANY DE	ITION FACILITY TE A SWIMMIN THE OF SOCIAL RUCTURAL AL MOLITION EXP	ES PROVIDED? G POOL ON THI EVENTS SPONS TERATIONS CON POSURE CONTEN	PREMISE SORED? TEMPLATE IPLATED?	ES?	YE	X X X			
2. Al 3. Di IN Di (e.	MPLOYED OR CONTRACTE NY EXPOSURE TO RADIO, OCHAVE PAST, PRESENT (VOLVE(D) STORING, TREA ISPOSING, OR TRANSPOR	PROVIDED OR MEDICAL DO? ACTIVE/NUCLEAR MATER OR DISCONTINUED OPER TING, DISCHARGING, AI TING OF HAZARDOUS M nks, etc)	PROFESSIONALS IALS? TATIONS PPLYING, ATERIAL?	YES	x	9. RECREA 10. IS THEF 11. SPORTIN 12. ANY ST 13. ANY DE 14. HAS AP	ITION FACILITY TE A SWIMMIN THE OF SOCIAL RUCTURAL AL MOLITION EXP	ES PROVIDED? G POOL ON THI EVENTS SPONS TERATIONS CON POSURE CONTEN	PREMISE SORED? TEMPLATE IPLATED?	ES?	YE	X X X			
2. Al 3. Di IN Di (e.	MPLOYED OR CONTRACTE NY EXPOSURE TO RADIO/ O/HAVE PAST, PRESENT (VOLVE(D) STORING, TREA ISPOSING, OR TRANSPOR n.g. landfills, wastes, fuel to	PROVIDED OR MEDICAL DO? ACTIVE/NUCLEAR MATER OR DISCONTINUED OPER TING, DISCHARGING, AI TING OF HAZARDOUS M nks, etc)	PROFESSIONALS IALS? TATIONS PPLYING, ATERIAL?	YES	x x x	9. RECREA 10. IS THEF 11. SPORTIN 12. ANY ST 13. ANY DE 14. HAS AP JOINT V	ATION FACILITI THE A SWIMMINI THE OF SOCIAL	ES PROVIDED? G POOL ON THI EVENTS SPONS TERATIONS CON POSURE CONTEN A ACTIVE IN OR	PREMISE SORED? TEMPLATED? IS CURRE	ES?	YE	X X X			
2. Al 3. DO IN DI (e. 4. Al LA 5. M	MPLOYED OR CONTRACTE NY EXPOSURE TO RADIO, OCHAVE PAST, PRESENT (NYOLVE(D) STORING, TRE- ISPOSING, OR TRANSPOR O.g. landfills, wastes, fuel to NY OPERATIONS SOLD, A AST 5 YEARS? MACHINERY OR EQUIPMEN	PROVIDED OR MEDICAL DO? ACTIVE/NUCLEAR MATER OR DISCONTINUED OPER TINING, DISCHARGING, AL TINING OF HAZARDOUS M ORKS, etc.) CQUIRED, OR DISCONTI	PROFESSIONALS IALS? RATIONS PPLYING, ATERIAL? NUED IN TO OTHERS?	YES	X X X	9. RECREA 10. IS THEF 11. SPORTIN 12. ANY ST 13. ANY DE 14. HAS AP JOINT V 15. DO YOU 16. IS THEF	ATION FACILITI THE A SWIMMIN THE A SWIMMIN THE OF SOCIAL T	ES PROVIDED? G POOL ON THI EVENTS SPONS TERATIONS CON POSURE CONTEN I ACTIVE IN OR OYEES TO OR F	E PREMISE SORED? TEMPLATE MPLATED? IS CURRE	ED?	YE	X X X			
2. Al 3. DO IN DI (e. 4. Al LA 5. M	MPLOYED OR CONTRACTE NY EXPOSURE TO RADIO, NO.HAVE PAST, PRESENT (NOLVE(D) STORING, TREA ISPOSING, OR TRANSPOR N.g. landfills, wastes, fuel to NY OPERATIONS SOLD, A AST 5 YEARS? MACHINERY OR EQUIPMEN NY WATERCRAFT, DOCKS	PROVIDED OR MEDICAL DO? ACTIVE/NUCLEAR MATER DR DISCONTINUED OPE TING, DISCHARGING, AI TING OF HAZARDOUS M nks, etc) CQUIRED, OR DISCONTI T LOANED OR RENTED FLOATS OWNED, HIREI	PROFESSIONALS IALS? RATIONS PPLYING, ATERIAL? NUED IN TO OTHERS?	YE	X X X	9. RECREA 10. IS THEF 11. SPORTIN 12. ANY ST 13. ANY DE 14. HAS AP JOINT V 15. DO YOU 16. IS THEF OR SUE	ATION FACILITIES A SWIMMING OR SOCIAL RUCTURAL ALIMOLITION EXPERITURES? J. LEASE EMPLOIS INC. ALABOR IN SIDIARIES?	ES PROVIDED? G POOL ON THI EVENTS SPONS TERATIONS CON POSURE CONTEN TACTIVE IN OR OYEES TO OR F	PREMISE SORED? TEMPLATE MPLATED? IS CURRE ROM OTH TH ANY C	ES? ED? ENTLY ACTIVE IN HER EMPLOYERS? OTHER BUSINESS	YE	X X X			
2. Al 3. DO IN DI (e. 4. Al LA 5. M 6. Al	MPLOYED OR CONTRACTE NY EXPOSURE TO RADIO, NO/HAVE PAST, PRESENT (NYOLVE(D) STORING, TREA ISPOSING, OR TRANSPOR L.g. landfills, wastes, fuel te NY OPERATIONS SOLD, A AST 5 YEARS? MACHINERY OR EQUIPMEN NY WATERCRAFT, DOCKS NY PARKING FACILITIES (PROVIDED OR MEDICAL DOP ACTIVE/NUCLEAR MATER TING, DISCONTINUED, DISCONTINUED, OR HAZARDOUS M PARTING, OF HAZARDOUS M PARTING, OR DISCONTINUED, OR DISCONTINUED, OR RENTED T LOANED OR RENTED	PROFESSIONALS IALS? RATIONS PPLYING, ATERIAL? NUED IN TO OTHERS?	YES	X X X X X	9. RECREA 10. IS THEF 11. SPORTIN 12. ANY ST 13. ANY DE 14. HAS AP JOINT V 15. DO YOU 16. IS THEF OR SUE 17. ARE DA	ATION FACILITIES A SWIMMING OR SOCIAL RUCTURAL ALIMOLITION EXPERITURES? J. LEASE EMPLOIS INC. ALABOR IN SIDIARIES?	ES PROVIDED? G POOL ON THI EVENTS SPONS TERATIONS CON POSURE CONTEN I ACTIVE IN OR OYEES TO OR F	PREMISE SORED? TEMPLATE MPLATED? IS CURRE ROM OTH TH ANY C	ES? ED? ENTLY ACTIVE IN HER EMPLOYERS? OTHER BUSINESS	YE	X X X			
2. Al 3. DO IN DI (e. 4. Al LA 5. M 6. Al 7. Al 8. IS	MPLOYED OR CONTRACTE NY EXPOSURE TO RADIO, NO.HAVE PAST, PRESENT (NOLVE(D) STORING, TREA ISPOSING, OR TRANSPOR N.g. landfills, wastes, fuel to NY OPERATIONS SOLD, A AST 5 YEARS? MACHINERY OR EQUIPMEN NY WATERCRAFT, DOCKS	PROVIDED OR MEDICAL DOP ACTIVE/NUCLEAR MATER TING, DISCONTINUED, DISCONTINUED, OR HAZARDOUS M PARTING, OF HAZARDOUS M PARTING, OR DISCONTINUED, OR DISCONTINUED, OR RENTED T LOANED OR RENTED	PROFESSIONALS IALS? RATIONS PPLYING, ATERIAL? NUED IN TO OTHERS?	YES	X X X	9. RECREA 10. IS THEF 11. SPORTIN 12. ANY ST 13. ANY DE 14. HAS AP JOINT V 15. DO YOU 16. IS THEF OR SUE 17. ARE DA	ATION FACILITIES A SWIMMING OR SOCIAL RUCTURAL ALIMOLITION EXPERITURES? J. LEASE EMPLOIS INC. ALABOR IN SIDIARIES?	ES PROVIDED? G POOL ON THI EVENTS SPONS TERATIONS CON POSURE CONTEN TACTIVE IN OR OYEES TO OR F	PREMISE SORED? TEMPLATE MPLATED? IS CURRE ROM OTH TH ANY C	ES? ED? ENTLY ACTIVE IN HER EMPLOYERS? OTHER BUSINESS	YE	X X X			
2. Al 3. DO IN DI (e. 4. Al LA 5. M 6. Al 7. Al 8. IS	MPLOYED OR CONTRACTE NY EXPOSURE TO RADIO, NOMAVE PAST, PRESENT (NYOLVE(D) STORING, TREA ISPOSING, OR TRANSPOR L.g. Landfills, wastes, fuel to NY OPERATIONS SOLD, A AST 5 YEARS? MACHINERY OR EQUIPMEN LY WATERCRAFT, DOCKS LY PARKING FACILITIES (S A FEE CHARGED FOR P	PROVIDED OR MEDICAL DOP ACTIVE/NUCLEAR MATER TING, DISCONTINUED, DISCONTINUED, OR HAZARDOUS M PARTING, OF HAZARDOUS M PARTING, OR DISCONTINUED, OR DISCONTINUED, OR RENTED T LOANED OR RENTED	PROFESSIONALS IALS? RATIONS PPLYING, ATERIAL? NUED IN TO OTHERS?	YES	X X X X X	9. RECREA 10. IS THEF 11. SPORTIN 12. ANY ST 13. ANY DE 14. HAS AP JOINT V 15. DO YOU 16. IS THEF OR SUE 17. ARE DA	ATION FACILITIES A SWIMMING OR SOCIAL RUCTURAL ALIMOLITION EXPERITURES? J. LEASE EMPLOIS INC. ALABOR IN SIDIARIES?	ES PROVIDED? G POOL ON THI EVENTS SPONS TERATIONS CON POSURE CONTEN TACTIVE IN OR OYEES TO OR F	PREMISE SORED? TEMPLATE MPLATED? IS CURRE ROM OTH TH ANY C	ES? ED? ENTLY ACTIVE IN HER EMPLOYERS? OTHER BUSINESS	YE	X X X			
2. Al 3. DO IN DI (e. 4. Al LA 5. M 6. Al 7. Al 8. IS	MPLOYED OR CONTRACTE NY EXPOSURE TO RADIO, NOMAVE PAST, PRESENT (NYOLVE(D) STORING, TREA ISPOSING, OR TRANSPOR L.g. Landfills, wastes, fuel to NY OPERATIONS SOLD, A AST 5 YEARS? MACHINERY OR EQUIPMEN LY WATERCRAFT, DOCKS LY PARKING FACILITIES (S A FEE CHARGED FOR P	PROVIDED OR MEDICAL DOP ACTIVE/NUCLEAR MATER TING, DISCONTINUED, DISCONTINUED, OR HAZARDOUS M PARTING, OF HAZARDOUS M PARTING, OR DISCONTINUED, OR DISCONTINUED, OR RENTED T LOANED OR RENTED	PROFESSIONALS IALS? RATIONS PPLYING, ATERIAL? NUED IN TO OTHERS?	YES	X X X X X X	9. RECREA 10. IS THEF 11. SPORTIN 12. ANY ST 13. ANY DE 14. HAS AP JOINT V 15. DO YOU 16. IS THEF OR SUE 17. ARE DA	ATION FACILITIES A SWIMMING OR SOCIAL RUCTURAL ALIMOLITION EXPERITURES? J. LEASE EMPLOIS A LABOR IN SIDIARIES? Y. CARE FACIL	ES PROVIDED? G POOL ON THI EVENTS SPONS TERATIONS CON POSURE CONTEN TACTIVE IN OR OYEES TO OR F TERCHANGE WI THES OPERATED	E PREMISE SORED? TEMPLATE IPLATED? IS CURRE ROM OTH TH ANY (ES? ED? ENTLY ACTIVE IN HER EMPLOYERS? DTHER BUSINESS		X X X			
2. Al 3. DO IN DI (e. 4. Al LA 5. M 6. Al 7. Al 8. IS	MPLOYED OR CONTRACTE NY EXPOSURE TO RADIO, NOMAVE PAST, PRESENT (NYOLVE(D) STORING, TREA ISPOSING, OR TRANSPOR L.g. Landfills, wastes, fuel to NY OPERATIONS SOLD, A AST 5 YEARS? MACHINERY OR EQUIPMEN LY WATERCRAFT, DOCKS LY PARKING FACILITIES (S A FEE CHARGED FOR P	PROVIDED OR MEDICAL DOP ACTIVE/NUCLEAR MATER TING, DISCONTINUED, DISCONTINUED, OR HAZARDOUS M PARTING, OF HAZARDOUS M PARTING, OR DISCONTINUED, OR DISCONTINUED, OR RENTED T LOANED OR RENTED	PROFESSIONALS IALS? RATIONS PPLYING, ATERIAL? NUED IN TO OTHERS?	YES	X X X X X X	9. RECREA 10. IS THEF 11. SPORTIN 12. ANY STI 13. ANY DE 14. HAS AP JOINT V 15. DO YOU 16. IS THEF OR SUE 17. ARE DA	TION FACILITI THE A SWIMMINI THE A SWIMMINI THE A SWIMMINI THE OF SOCIAL THE	ES PROVIDED? G POOL ON THE EVENTS SPONS TERATIONS CON POSURE CONTEN ACTIVE IN OR OYEES TO OR F ITERCHANGE WI JUES OPERATEL	E PREMISE SORED? TEMPLATED? IS CURRE ROM OTH TH ANY CO	ES? ENTLY ACTIVE IN IER EMPLOYERS? OTHER BUSINESS ITROLLED? cuments in	its	X X X			
2. Al 3. DO IN DI (e. 4. Al LA 5. M 6. Al 7. Al 8. IS	MPLOYED OR CONTRACTE NY EXPOSURE TO RADIO, NOMAVE PAST, PRESENT (NYOLVE(D) STORING, TREA ISPOSING, OR TRANSPOR L.g. Landfills, wastes, fuel to NY OPERATIONS SOLD, A AST 5 YEARS? MACHINERY OR EQUIPMEN LY WATERCRAFT, DOCKS LY PARKING FACILITIES (S A FEE CHARGED FOR P	PROVIDED OR MEDICAL DOP ACTIVE/NUCLEAR MATER TING, DISCONTINUED, DISCONTINUED, OR HAZARDOUS M PARTING, OF HAZARDOUS M PARTING, OR DISCONTINUED, OR DISCONTINUED, OR RENTED T LOANED OR RENTED	PROFESSIONALS IALS? RATIONS PPLYING, ATERIAL? NUED IN TO OTHERS?	YES	X X X X X X X	9. RECREA 10. IS THEF 11. SPORTIN 12. ANY ST 13. ANY DE 14. HAS AP JOINT V 15. DO YOU 16. IS THEF OR SUE 17. ARE DA	TION FACILITI THE A SWIMMIN THE A SWIMMIN THE A SWIMMIN THE OF SOCIAL TH	ES PROVIDED? G POOL ON THE EVENTS SPONS TERATIONS CON POSURE CONTEN TACTIVE IN OR OYEES TO OR F ITERCHANGE WITH THES OPERATEL Cated the S. At this	E PREMISE SORED? TEMPLATED? IS CURRE ROM OTH TH ANY CO O OR CON	ES? ED? ENTLY ACTIVE IN HER EMPLOYERS? DTHER BUSINESS	its	XXXXX			

CNA COMMERCIAL INSURANCE

CUSTOMER LOSS REPORT

Account Summary

Run Date: 10/6/98

As Of: AUGUST 17, 1998

100	ACCOUNT EXCELLO PLATING COMPANY INC 4057 GOODWIN AVE LOS ANGELES,CA 90039 Profess Group	Mumke AS 0116384077	CAM Weston		a Valley	Phone Numbra (714) 255-2200 Policy tose-bun Policy tose-bun Policy tose-bun Editor of the control of the contro		ES INC STE 350
	AM GL NOT OCP	1094389675	11/11/97 11/11/95 11/11/95	11/11/9B 11/11/97 11/11/96	0 0 1		1,041	1,041
, _	AM PKG/PROP NON-RETRO	1029158391	11/11/97 11/11/96 11/11/95	11/11/98 11/11/97 11/11/98	0 0 0			
Ā	CCOUNT TOTAL		97 96 95	·	0 0 1		1,041	1,041
G	FRAND TOTAL				1		1,041	1,041

CNA COMMERCIAL INSURANCE

CUSTOMER LOSS REPORT

Policy Detail

Run Date: 10/6/98

As Of: AUGUST 17, 1998

	ACCOUNT TEATHS EXCELLO PLATING COMPANY INC	A049001 Nursipe 0116384077	POTE: Number 1034389875	Office Angeles Valley	P ylicine (V) miden (714) 255-2200	EICHBERG ASSOCIATES INC	mu pes Asalise		
	Products.	atan Association	Effectives E Data	epiration Ric	icy Lorse Bulletin mpier Pard Cipient Losses	Pain Control	joj g jaco		
	CAM GL NOT COP	PHE	11/11/97	11/11/98	0				
	CAM GL NOT OCP	PMF	11/11/98	11/11/97	0				
	CAN GL NOT OUP	Pins	11/11/95	11/11/98	1	1,0	41	1,041	
				·					
	Civiling in Indiana (Number 12 and 12 Dans Description (d.) 1983	Report folios LONA DATE	alkilik Karatleri (*) Sont	Hisal Claim And Claimant His Source Accident	Hody A PC PAP dylu Bunggta: Ri		o (c indisa)	ir ond Total	Acjust Codii
	0511400100 11/11/95	00/00/00 03/14/28	All Mark Annother Control of the Con	er en	POLLUI	**************************************	O C	ENVIRONMENT	AL CLAI
(POLLUTION LAWSUIT USEPA			POLLICONT	CHEX		\$1,041	\$1,041	FI
· ·	We	Exclus	,						

HBERG ASSO			- [6]	011636407			VALL A			4.24				
	Y.		C 100 /B		PARCE.	lar.								
	19:17	\$6,344	O				\$0	\$0	.0 0\$		4836			
	1996	\$6,474	0		\$0.		\$ D	80}	5 0 .0	% (A)				
	1995	\$8,024	1	1.04	anteras-ere	*!**-			1,041 13.0					
	1994	\$8,030	1	50,55					9,555 629.6					
ALC: N		\$28,872	2	25,79	B \$ 0		\$68 \$ 51	528 \$5	1,596 178.7	* 7				
						to at any translation		}						
	Folia		diam'r			1. The 1. (V.)		el el el	TXI COROLL	7. W. V. V. W. V.			133	
	មាលផល	XIAM I	1/11/9	4-11/11/95	\$500			O \$D		\$0			200	
	8	: 			\$ 500	0	. ‡	0 \$D	\$ 0	\$0	\$0	.0%		
					<u> </u>			_				<u> </u>		
1001000 CR (201000 CR)	10343			7-11/11/90	\$396			0 \$D	B:	\$0		<u> </u>	E british	
	<u> </u>		referent Hare	6-11/11/97	\$500			0 \$D	6	\$0			50 HB 50	
		1	1/1 1/9	5-11/11/96	\$500	++++	\$1.04		•		019+sa 124s hasan sa sa s	208.2%	4315383	
			,		\$1,898		1,04					54.9%	4	
					\$1,396	1	1.04	1 \$0	\$0	\$1,041	\$1,041	74.6%		
			,			; ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,								
i ere protest	10291			7-11/11/98	\$5,949			D \$0	ġ :a: :=++a: + ++.+-+aia: a				-K.26-L.26	
				6-11/11/97	\$5.974			0 \$0	محبش سدس مدمر سيميد سمغ				- 1200	
				5-11/11/96	\$7,524			0 \$0			1	3 m taracrases	6007 CA	
		? <u>'</u>	1/11/9	4-11/11/95	\$7,530		\$50,55				\$50,555		9.077734	
	3	····	.4. ,4. ,4, ,4		\$26,977		50,55				\$50,555		·00:	
					\$25,977	. 1	50,55	5 \$0	\$68	\$58,487	\$50,555	1 1 67,476		

Memo Number 98104774

Date 10/06/1998

Page 1 of 1

Eichberg Associates, Inc. License # 0332590 16255 Ventura Blvd, Suite 350 Encino, CA 91436 818-380-1700



RECEIVED OCT 0 7 1998

The Hartford Insurance Group To:

P.O. Box 2333

Brea, CA 92622-2333

ATTN: Sue French

RE: Pol: B1 29158391

Customer: Excello Plating Co., Inc. <EXCP01>

Insurance Carrier: VALLEY FORGE INS CO

Effective Date: 11/11/1997 Expiration Date: 11/11/1998

Policy Type: Commercial Package

Dear Sue:

Please provide our office with a quotation per the attached application and loss runs no later than 11/1/98.

Should you have any questions, please do not hesitate to call me.

RECEIVED OCT 1 2 1998 RO-72 M/S

From: Julie Vitto

Account Executive

Ext.107

Facsimile Cover Sheet

To: JULIE VITTO

Company: EICHBERG ASSOCIATES

Phone: 818-380-1700 Fax: 818-380-1717

From: SUE FRENCH

Company: THE HARTFORD FIRE

Phone: 800-826-7365 Ext 7525

Fax: 714-257-7315

Date: 10/16/98

Pages including this 1

cover page:

RE: EXCELLO PLATING COMPANY INC.

NEW BUSINESS SUBMISSION EFFECTIVE 11/11/98

JULIE.

THANKS FOR YOUR PACKAGE APP! PLEASE PROVIDE THE FOLLOWING ADDITIONL INFORMATION.

I NEED FULL UPDATE INFORMATION ON THE BUILDING SINCE IT IS OVER 30 YEATS.

PLEASE RESPOND BY FAX.
THANKS! 27 98

Wr. 6t. 1956

Wr. 6t. 1956

Block- no sprinklers-14000 eg. ft

Block- no sprinklers-14000 eg. ft

Out-1995 updated. Electrical and Plumbing

Nas been updated as reeded. There is

a line award the audit

The company located these documents in its business records. At this time, the company does not certify that these documents constitutions.

does not certify that these documents constitute

SPECIFIC PROPERTY QUOTE INFORMATION
CUSTOMER: 3680A574
HE HARTFORD CBU 728

----- RISK ID: 64 L025 032020

ST:

FPD:

ZIP: 90039

SCHEDULE APPLIED: 08/01/1987

ADDRESS: 4057-4059 GOODWIN AVE

COMMUNITY: LOS ANGELES

COUNTY: LOS ANGELES

ON-SITE SURVEY: 09/1986

SECONDARY ADDRESS: METALWORKER

FILE:

----- THESE ARE LOSS COSTS - NOT RATES ------

CURRENT ADJ LOSS COSTS 10/14/1997 CSP TERR: 620

BGI BGII
CSP LOSS ELA LOSS PROT
CLASS COST FACTOR COST CLAUSE BGI DESCRIPTION

6850 .347 1.089 .030 6850 .555 1.089 .030 BLDG: MALTSBERGER PROP (1S)

(CONT: METAL FINISHING (NON-COMBUSTIBLES))

WOULD YOU LIKE ANOTHER QUOTE? (Y/N) .

PF4-RETURN PF6-PRIOR PF7-SCHED PF11-AFS PF3-HELP

PF12-UND INFO

RG 2/15000

CUSTOMER: 3680A574

بهش می

SPECIFIC PROPERTY QUOTE INFORMATION THE HARTFORD CBU 728

----- LOCATION CONFIRMATION ----- 'RISK ID: 64 L025 032020

ADDRESS: 4057-4059 GOODWIN AVE

COMMUNITY: LOS ANGELES ST: CA ZIP: 90039

COUNTY: LOS ANGELES FPD:

ON-SITE SURVEY: 09/1986 SCHEDULE APPLIED: 08/01/1987

SECONDARY ADDRESS: METALWORKER

ELA: 10/14/1997

TO VIEW LOSS COST INFORMATION, MAKE SELECTION(S) WITH AN 'X'; THEN PRESS ENTER

x BUILDING: MALTSBERGER PROP (1S)

OCCUPANCY LIST

x METAL FINISHING (NON-COMBUSTIBLES)

PF3-HELP PF4-RETURN PF7-NEXT ADDRESS PF8-NEXT RISK ID

PF10-SERVICES PF11-AFS PF12-UND INFO



Southern California Regional Office One Pointe Dr P.O. Box 2333 Brea, CA 92621

Fax: (714) 257-1086 Phone: (714) 257-7500

October 29, 1998

Eichberg Associates Inc Attn; Julie Vitto

Re:

Excello Plating Company, Inc.

New Business Submission Effective 11/11/98

Dear Julie,

Thank you for responding to my request for additional information. I am in process of issuing the above on our Multiflex Policy, including our Metalworkers Spice Endorsement at a minimal charge.

oran LASZ

I would also be interested in providing an Umbrella for the insured.

Sincerely,

Sue French
Select Customer Underwriter
The Hartford Fire Insurance Company

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION—DESIGNATED PRODUCTS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE

Designated Product(s):

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

This insurance does not apply to "bodily injury" or "property damage" included in the "products-completed operations hazard" and arising out of any of "your products" shown in the Schedule.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL BROAD FORM COMMERCIAL GENERAL LIABILITY ENDORSEMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

This endorsement expands coverage provided under CG 00 01. You may use the index to locate these coverage features quickly:

<u>INDEX</u>		
SUBJEC	<u>CT</u>	<u>PAGE</u>
Coverage	ge A (Bodily Injury and Property Damage)	2
1.	Non-owned Aircraft	2
2.	Non-owned Watercraft	2
3.	Property Damage Liability - Borrowed Equipment	2 2
4.	Property Damage Liability - Elevators	2
5.	Fire, Lightning or Explosion Damage	2
Coverag	ge B (Personal Injury and Advertising Injury)	2 3 3
6.	Contractual Personal Injury and Advertising Injury	3
Coverag	ge C (Medical Payments)	3
7.	Medical Payments	3
Supple	mentary Payments (Coverages A and B)	4
8.	Supplementary Payments	4
Who is	an Insured	4
9.	Additional Insureds by Contract, Agreement or Permit	4
10.	Additional Insured - Broad Form Vendors	5
11.	Broad Form Named Insured	5
12.	Newly Formed or Acquired Organizations	6
13.	Additional Insured - Volunteers	6
Condition	ons	6
14.	Unintentional Failure to Disclose Hazards	6
15.	Duties in the Event of Occurrence, Offense, Claim or Suit	6
16.	Other Insurance	7
17.	Liberalization	7
Definition	ons	7
18.	Mental Anguish	7
19.	Incidental Malpractice Liability	8
20.	Impaired Property	8
21.	Insured Contract	8 ·
22.	Mobile Equipment Redefined	9
23	Personal Injury	a

Form HC 26 00 10 93

The company located these documents in its business records. At this time, the company © 1993, THORSTROI certify that these documents constitute (includes copyrighted material of Insurance conversions) of the policy.

SPECIAL BROAD FORM COMMERCIAL **GENERAL LIABILITY ENDORSEMENT**

COVERAGE A (Bodily Injury and Property Damage)

1. **NON-OWNED AIRCRAFT**

- a. Exclusion g. is changed so that COVERAGE A (Section I) applies to an aircraft that is:
 - (1) Hired, chartered or loaned with a paid crew; but
 - (2) Not owned by any insured.
- b. This provision 1. does not apply if the insured has any other insurance for "bodily injury" or "property damage" liability that would also be covered under this provision, whether the other insurance is primary. excess, contingent or on any other basis. In that case, this provision 1, does not provide any insurance.

2. NON-OWNED WATERCRAFT

- a. Exclusion g. of COVERAGE A (Section I) does not apply to any watercraft under 51 feet long that is neither:
 - (1) Owned by you; nor
 - (2) Being used to carry persons for a charge.
- b. This provision 2. applies to any person, who with your expressed or implied consent, either uses or is responsible for the use of the watercraft.
- c. This provision 2. does not apply if the insured has any other insurance for "bodily injury" or "property damage" liability that would also be covered under this provision, whether the other insurance is primary, excess, contingent or on any other basis. In that case, this provision 2, does not provide any insurance.

3. PROPERTY DAMAGE LIABILITY - BORROWED EQUIPMENT

a. Exclusion J. of COVERAGE A (Section I) is amended as follows:

Paragraph (4) of this exclusion does not apply to "property damage" to borrowed equipment while not being used to perform operations at the job site.

b. The insurance afforded by reason of this provision 3. is excess over any other valid and collectible property insurance (including any deductible portion thereof) available to the insured whether primary, excess, contingent or on any other basis, and the OTHER INSURANCE condition is changed accordingly.

PROPERTY DAMAGE LIABILITY - ELEVATORS

The insurance for "property damage" liability is also subject to the following:

- a. Paragraphs (3) and (4) of exclusion j. of COVERAGE A (Section I) do not apply to the use of elevators.
- b. The insurance afforded by reason of this provision 4. is excess over any valid and collectible property insurance (including any deductible portion thereof) available to the insured whether primary, excess, contingent or on any other basis, and the OTHER INSURANCE condition is changed accordingly.

5. FIRE, LIGHTNING OR EXPLOSION DAMAGE

- a. The word fire is changed to fire, lightning or explosion where it appears in:
 - (1) The Limits of Insurance section of the Declarations:
 - (2) Paragraph 6. of LIMITS OF INSURANCE (Section III); and

(3) Paragraph b. of the OTHER INSURANCE Condition located these documents in its business records. At this time, the company does not nertify that these donoursents constitute a complete and accurate copy of the policy.



SPECIAL BROAD FORM COMMERCIAL **GENERAL LIABILITY ENDORSEMENT**

- b. As respects the definition of "insured contract" in DEFINITIONS (Section V), as amended by this endorsement, paragraph a. is replaced by the following:
 - a. A contract for a lease of premises;

Any coverage afforded by this replacement of paragraph a. will be subject to paragraph 6. of LIMITS OF INSURANCE (Section III).

c. The last paragraph of COVERAGE A (Section I) (after the exclusions) is replaced by the following:

Exclusions c. through n. do not apply to damage by fire, lightning or explosion to premises rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to this coverage as described in LIMITS OF INSURANCE (Section III).

- d. The Limit of Insurance shown in the Declarations will apply to all damage proximately caused by the same event, whether such damage results from fire, lightning or explosion or any combination of the three.
- e. The Fire Damage Limit in Paragraph 6. of LIMITS OF INSURANCE (Section III), is replaced by a new Fire, Lightning and Explosion Limit, which will be subject to all of the terms of LIMITS OF INSURANCE (Section III). The new Fire, Lightning or Explosion Limit is the higher of:
 - (1) \$300,000; or
 - (2) The amount shown in the Declarations for Fire Damage Limit.
- f. This provision 5, does not apply if Fire Damage Legal Liability of COVERAGE A (Section I) is excluded either by the provisions of the Coverage Part or by endorsement.

COVERAGE B (Personal Injury and Advertising Injury)

- 6. CONTRACTUAL PERSONAL INJURY AND ADVERTISING INJURY
 - a. Exclusion a. (4) of COVERAGE B (Section I) is deleted; and
 - b. This provision 6. does not apply if COVERAGE B. PERSONAL INJURY LIABILITY AND ADVERTISING INJURY LIABILITY is excluded either by the provisions of the Coverage Part or by endorsement.

COVERAGE C (Medical Payments)

MEDICAL PAYMENTS 7.

- a. In Paragraph a. (2) of the insuring agreement of COVERAGE C (Section I), one year is changed to three years.
- b. The Medical Expense Limit in Paragraph 7. of LIMITS OF INSURANCE (Section III) is replaced by a new Medical Expense Limit, which will be subject to all the terms of LIMITS OF INSURANCE (Section III).

The new Medical Expense Limit is the higher of:

- (1) \$10,000; or

(2) The amount shown in the Declarations for the declaration for the business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Form HC 26 00 10 93 Printed in U.S.A. (NS)

c. This provision 7. does not apply if COVERAGE C. MEDICAL PAYMENTS is excluded either by the provisions of the Coverage Part or by endorsement.

SUPPLEMENTARY PAYMENTS (COVERAGES A and B)

SUPPLEMENTARY PAYMENTS 8.

In the SUPPLEMENTARY PAYMENTS - COVERAGES A and B provision:

- (1) The limit for the cost of bail bonds is changed from \$250 to \$1,000; and
- (2) The limit for loss of earnings is changed from \$100 a day to \$250 a day.

WHO IS AN INSURED

ADDITIONAL INSUREDS BY CONTRACT, AGREEMENT OR PERMIT 9.

- a. WHO IS AN INSURED (Section II) is amended to include as an insured any person or organization with whom you agreed, because of a written contract or agreement or permit, to provide insurance such as is afforded under this policy, but only with respect to your operations, "your work" or facilities owned or used by you.
- b. This provision 9. does not apply:
 - (1) Unless the written contract or agreement has been executed or permit has been issued prior to the "bodily injury," "property damage," "personal injury" or "advertising injury;"
 - (2) To any person or organization included as an insured under provision 10.; or
 - (3) To any person or organization included as an insured by an endorsement issued by us and made a part of this Coverage Part.
- c. When an engineer, architect or surveyor becomes an insured under provision 9. a., the following additional exclusion applies:
 - "Bodily injury," "property damage," "personal injury" or "advertising injury" arising out of the rendering of or the failure to render any professional services by or for you, including:
 - (1) The preparing, approving, or failing to prepare or approve maps, drawings, opinions, reports, surveys, change orders, designs or specifications; and
 - (2) Supervisory, inspection, or engineering services.
- d. When a lessor of leased equipment becomes an insured under provision 9. a., the following additional exclusions apply:
 - (1) To any "occurrence" which takes place after the equipment lease expires; or
 - (2) To "bodily injury" or "property damage" arising out of the sole negligence of the lessor.
- e. When owners or other interests from whom land has been leased become an insured under provision 9. a., the following additional exclusions apply:

(1) Any "occurrence" which takes place after you he some place after you he some place after you have a some place after your and you have a some place after you have a some you have a some place after you have a some you business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

- (2) Structural alterations, new construction or demolition operations performed by or on behalf of the owners or other interests from whom land has been leased.
- f. When managers or lessors of premises become an insured under provision 9. a., the following additional exclusions apply:
 - (1) Any "occurrence" which takes place after you cease to be a tenant in that premises; or
 - (2) Structural alterations, new construction or demolition operations performed by or on behalf of the manager or lessors of the premises.

10. ADDITIONAL INSURED - BROAD FORM VENDORS

- a. WHO IS AN INSURED (Section II) is amended to include any person or organization with whom you agreed, because of a written contract or agreement to provide insurance, but only with respect to "bodily injury" or "property damage" arising out of "your products" which are distributed or sold in the regular course of the vendor's business, subject to the following additional exclusions:
 - (1) The insurance afforded the vendor does not apply to:
 - (i) "Bodily injury" or "property damage" for which the vendor is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages that the vendor would have in the absence of the contract or agreement;
 - (ii) Any express warranty unauthorized by you;
 - (iii) Any physical or chemical change in the product made intentionally by the vendor;
 - (iv) Repackaging, unless unpacked solely for the purpose of inspection, demonstration, testing, or substitution of parts under instructions from the manufacturer, and then repackaged in the original container;
 - (v) Any failure to make such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products;
 - (vi) Demonstration, installation, servicing or repair operations, except such operations performed at the vendor's premises in connection with the sale of the product;
 - (vii) Products which, after distribution or sale by you, have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the vendor.
 - (2) This insurance does not apply to any insured person or organization, from whom you have acquired such products, or any ingredient, part or container, entering into, accompanying or containing such products.
 - (3) This provision 10. does not apply to any vendor included as an insured by an endorsement issued by us and made a part of this Coverage Part.
 - (4) This provision 10. does not apply if "bodily injury" or "property damage" included within the "products-completed operations hazard" is excluded either by the provisions of the Coverage Part or by endorsement.

11. BROAD FORM NAMED INSURED

WHO IS AN INSURED (Section II) is amended by adding Paragraph 2. e.:

2 e. Any subsidiary and subsidiary thereof, of yours which is a legally incorporated entity of which you own a financial interest of more than 50% of the voting stock on the effective date of the Coverage Part. The insurance afforded herein for any subsidiary not named in this Coverage Part as a named insured does not apply to injury or damage with respect to which an insured under this Coverage Part is also an insured under another policy or would be an insured under such policy but for its termination or the exhaustion of its limits of insurance.

12. NEWLY FORMED OR ACQUIRED ORGANIZATIONS

- a. In paragraph 4. a. of WHO IS AN INSURED (Section II), 90th day is changed to 180th day.
- b. This provision 12. does not apply if coverage for newly formed or acquired organizations is excluded either by the provisions of the Coverage Part or by endorsement.

13. ADDITIONAL INSURED - VOLUNTEERS

a. WHO IS AN INSURED (Section II) is amended to include as an insured any person(s) who are volunteer worker(s) for you, but only while acting at the direction of, and within the scope of their duties for you.

However, no volunteer workers(s) are insureds for:

- (1) "Bodily injury," "property damage," "personal injury" or "advertising injury" arising out of rendering or the failure to render professional services by a volunteer worker.
- (2) "Bodily injury" or "personal injury:"
 - (a) To you, to your partners or members (if you are a partnership or joint venture), to your other volunteer worker(s) or to your "employees" arising out of and in the course of their duties for you;
 - (b) To the spouse, child, parent, brother or sister of your volunteer worker(s) or your "employees" as a consequence of paragraph (2) (a) above; or
- (3) "Property damage" to property:
 - (a) Owned, occupied or used by,
 - (b) Rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by:

you, any of your other volunteer worker(s), your "employees" or if you are a partnership or joint venture, any partner or member.

- b. Exclusion 2. a. of COVERAGE C (Section I) is replaced by the following:
 - 2. a. To any insured, except volunteer workers.
- c. When used in this provision 13., volunteer worker(s) means a person who is not paid a fee, salary or other compensation.

CONDITIONS

14. UNINTENTIONAL FAILURE TO DISCLOSE HAZARDS

It is agreed that based on our reliance on your representations as to existing hazards, if unintentionally you should fail to disclose all such hazards at the inception date of your policy, we shall not deny coverage under this Coverage Part because of such failure.

15. DUTIES IN THE EVENT OF OCCURRENCE, OFFENSE, CLAIM OR SUIT

a. The requirement in condition 2. a. that you must see to it that we are notified of an "occurrence" or offense applies only when the "occurrence" or offense is the company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

SPECIAL BROAD FORM COMMERCIAL GENERAL LIABILITY ENDORSEMENT

- (1) You, if you are an individual;
- (2) A partner, if you are a partnership; or
- (3) An "executive officer" or insurance manager, if you are a corporation.
- b. The requirement in condition 2. b. that you must see to it that we receive notice of claim or "suit" will not be considered breached unless the breach occurs after such claim or "suit" is known to:
 - (1) You, if you are an individual;
 - (2) A partner, if you are a partnership; or
 - (3) An "executive officer" or insurance manager, if you are a corporation.

16. OTHER INSURANCE

Paragraph b. Excess Insurance of the OTHER INSURANCE Condition is replaced by the following:

This insurance is excess over any other insurance, whether primary, excess, contingent or on any other basis:

- (1) That is Fire, Extended Coverage, Builders Risk, Installation Risk or similar coverage for "your work;"
- (2) That is Fire, lightning or explosion insurance for premises rented to you:
- (3) If the loss arises out of the maintenance or use of aircraft, "autos" or watercraft to the extent not subject to Exclusion g. of Coverage A (Section I); or
- (4) When any of the Named Insureds, under this Coverage Part, are additional insureds under a commercial general liability policy or similar insurance of another party.

When this insurance is excess, we will have no duty under Coverage A or B to defend any claim or "suit" that any other insurer has a duty to defend. If no other insurer defends, we will undertake to do so, but we will be entitled to the insured's rights against all those other insureds.

When this insurance is excess over other insurance, we will pay only our share of the amount of the loss, if any, that exceeds the sum of:

- (1) The total amount that all such other insurance would pay for the loss in the absence of this insurance; and
- (2) The total of all deductible and self-insured amounts under all that other insurance.

We will share the remaining loss, if any, with any other insurance that is not described in this Excess Insurance provision and was not bought specifically to apply in excess of the Limits of Insurance shown in the Declarations of this Coverage Part.

17. LIBERALIZATION

If we adopt a change in this form that would broaden the coverage of this form without extra charge, the broader coverage will apply to this policy. It will apply when the change becomes effective in your state.

DEFINITIONS

18. MENTAL ANGUISH

The company located these documents in its The definition of "bodily injury" in DEFINITIONS (Springle) is a released by the tollowing me, the company does not certify that these documents constitute a complete and accurate copy മൂട്ടില് ജില്ല്

Form HC 26 00 10 93 Printed in U.S.A. (NS)

SPECIAL BROAD FORM COMMERCIAL GENERAL LIABILITY ENDORSEMENT

"Bodily injury" means bodily injury, sickness or disease sustained by a person, including mental anguish or death resulting from any of these at any time.

19. INCIDENTAL MALPRACTICE LIABILITY

- a. The definition of "bodily injury" in **DEFINITIONS** (Section V) is amended to include injury arising out of the rendering or failure to render medical or paramedical services to persons by any physician, dentist, nurse, emergency medical technician or paramedic who is employed by you to provide such services.
- b. Paragraph 2. a. (1) (d) of WHO IS AN INSURED (Section II) does not apply to nurses, emergency medical technicians or paramedics referred to in a. above.
- c. Paragraph (1) of exclusion e, of COVERAGE A (Section I) does not apply to injury to the emotions or reputation of a person arising out of rendering of such services.
- d. This provision 19. does not apply if you are engaged in the business or occupation of providing any services referred to in a. above.

20. IMPAIRED PROPERTY

- a. The definition of "impaired property" in the **DEFINITIONS** (Section V) does not apply.
- b. Exclusions m. and n. of COVERAGE A (Section I) are replaced by the following:
 - Loss of use of tangible property which has not been physically injured or destroyed, resulting from:
 - (1) A delay in or lack of performance by you or anyone on your behalf of any contract or agreement; or
 - (2) The failure of "your product" or "your work" to meet the level of performance, quality, fitness of durability warranted or represented by you or on your behalf.

This exclusion does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of:

- (1) "Your product;" or
- (2) "Your work;"

after such product or work has been put to its intended use.

- n. Damages claimed for any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:
 - (1) "Your product;"
 - (2) "Your work;" or
 - (3) Any property of which "your product" or "your work" forms a part;

if such product, work, or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

21. INSURED CONTRACT

- a. The definition of "insured contract" in the DEFINITIONS (Section V) is replaced by the following:
 - 6. "Insured contract" means:

SPECIAL BROAD FORM COMMERCIAL GENERAL LIABILITY ENDORSEMENT

- a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner is not an "insured contract;"
- b. A sidetrack agreement;
- c. Any easement or license agreement;
- d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
- e. An elevator maintenance agreement;
- f. That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the liability of another party to pay for "bodily injury" or "property damage" to a third person or organization.

An "insured contract" does not include that part of any contract or agreement:

- (1) That indemnifies an architect, engineer or surveyor for injury or damage arising out of:
 - a. Preparing, approving or failing to prepare or approve maps, drawings, opinions, reports, surveys, change orders, designs or specifications; or
 - b. Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage;
- (2) Under which the insured, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the insured's rendering or failure to render professional services, including those listed in (1) above and supervisory, inspection or engineering services.

22. MOBILE EQUIPMENT REDEFINED

Paragraph f. (1) (a) (b) (c) does not apply to self-propelled vehicles of less than 1000 pounds gross vehicle weight.

23. PERSONAL INJURY

- a. The following is added to the "personal injury" definition:
 - f. Discrimination or humiliation that results in injury to the feelings or reputation of a natural person, but only if such discrimination or humiliation is:
 - (1) Not done intentionally by or at the direction of:
 - (a) The insured; or
 - (b) Any "executive officer," director, stockholder, partner or member of the insured; and
 - (2) Not directly or indirectly related to the employment, prospective employment or termination of employment of any person or persons by any insured.
- b. Paragraph f. of the definition "personal injury" of **DEFINITIONS** (Section V) does not apply in the states of Kansas, New York or Ohio.
- c. This provision 23. does not apply if COVERAGE B. PERSONAL INJURY LIABILITY is excluded either by the provisions of the coverage part or by endorsement.



COMMON POLICY CONDITIONS

All Coverage Parts included in this policy are subject to the following conditions.

A. CANCELLATION

- The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
- We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:
 - a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - 30 days before the effective date of cancellation if we cancel for any other reason.
- We will mail or deliver our notice to the first Named Insured's last mailing address known to us.
- 4. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
- 5. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
- 6. If notice is mailed, proof of mailing will be sufficient proof of notice.

B. CHANGES

This policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Declarations is authorized on behalf of all insureds to agree with us on changes in the terms of this policy. If the terms are changed, the changes will be shown in an endorsement issued by us and made a part of this policy.

C. EXAMINATION OF YOUR BOOKS AND RECORDS

We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to three years afterward.

We may do the same as to the books and records of any organization you newly acquire or form that is deemed to be a Named Insured under this policy.

D. INSPECTIONS AND SURVEYS

We have the right but are not obligated to:

- 1. Make inspections and surveys at any time;
- Give you reports on the conditions we find; and
- 3. Recommend changes.

Any inspections, surveys, reports or recommendations relate only to insurability and the premiums to be charged. Such inspections are not safety inspections. We do not undertake any duty to provide for the health or safety of any person. And we do not represent or warrant that conditions:

- 1. Are safe or healthful; or
- Comply with laws, regulations, codes or standards.

This condition applies not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations on our behalf.

Form IH 00 17 02 95 Page 1 of 2

COMMON POLICY CONDITIONS (Continued)

E. PREMIUMS

The first Named Insured shown in the Declarations:

- Is responsible for the payment of all premiums; and
- 2. Will be the payee for any return premiums we pay.

F. TRANSFER OF YOUR RIGHTS AND DUTIES UNDER THIS POLICY

Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual Named Insured.

If you die, your rights and duties will be transferred to your legal representative but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property.

Our President and Secretary have signed this policy. The Declarations page has also been countersigned by our duly authorized representative.

Brian S. Becker, Secretary

David Zwiener, President

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations, and any other person or organization qualifying as a Named Insured under this policy. The words "we", "us" and "our" refer to the company providing this insurance.

The word "insured" means any person or organization qualifying as such under WHO IS AN INSURED (SECTION II).

Other words and phrases that appear in quotation marks Refer to DEFINITIONS have special meaning. (SECTION V).

SECTION I - COVERAGES

COVERAGE A. BODILY INJURY AND PROPERTY **DAMAGE LIABILITY**

1. Insuring Agreement.

- a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "bodily injury" or "property damage" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "bodily injury" or "property damage" to which this insurance does not apply. We may, at our discretion, investigate any "occurrence" and settle any claim or "suit" that may result. But:
 - (1) The amount we will pay for damages is limited as described in LIMITS OF INSURANCE (SECTION III); and
 - (2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under SUPPLEMENTARY PAYMENTS - COVERAGES A AND B.

b. This insurance applies to "bodily injury" and "property damage" only if:

- (1) The "bodily injury" or "property damage" is caused by an "occurrence" that takes place in the "coverage territory"; and
- (2) The "bodily injury" or "property damage" occurs during the policy period.
- c. Damages because of "bodily injury" include damages claimed by any person or organization for care, loss of services or death resulting at any time from the "bodily injury".

2. Exclusions.

This insurance does not apply to:

a. Expected or Intended Injury

"Bodily injury" or "property damage" expected or intended from the standpoint of the insured. This exclusion does not apply to "bodily injury" resulting from the use of reasonable force to protect persons or property.

b. Contractual Liability

"Bodily injury" or "property damage" for which the insured is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages:

- (1) That the insured would have in the absence of the contract or agreement; or
- (2) Assumed in a contract or agreement that is an "insured contract", provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement. Solely for the purposes of liability assumed in an "insured contract", reasonable attorney fees and necessary litigation expenses incurred by or for a party other than an insured are deemed to be damages because of "bodily injury" or "property damage", provided:
 - (a) Liability to such party for, or for the cost of, that party's defense has also been assumed in the same "insured contract": and
 - **(b)** Such attorney fees and litigation expenses are for defense of that party against a civil or alternative dispute resolution proceeding in which damages to which this insurance applies are alleged.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Seraices Office throng Mccurate copy of the age il cy 13

c. Liquor Liability

"Bodily injury" or "property damage" for which any insured may be held liable by reason of:

- (1) Causing or contributing to the intoxication of any person;
- (2) The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or
- (3) Any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.

This exclusion applies only if you are in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages.

d. Workers Compensation and Similar Laws

Any obligation of the insured under a workers compensation, disability benefits or unemployment compensation law or any similar law.

e. Employer's Liability

"Bodily injury" to:

- (1) An "employee" of the insured arising out of and in the course of:
 - (a) Employment by the insured; or
 - **(b)** Performing duties related to the conduct of the insured's business; or
- (2) The spouse, child, parent, brother or sister of that "employee" as a consequence of paragraph (1) above.

This exclusion applies:

- (1) Whether the insured may be liable as an employer or in any other capacity; and
- (2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

This exclusion does not apply to liability assumed by the insured under an "insured contract".

f. Pollution

- (1) "Bodily injury" or "property damage" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants:
 - (a) At or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any insured:

- (b) At or from any premises, site or location which is or was at any time used by or for any insured or others for the handling, storage, disposal, processing or treatment of waste;
- (c) Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for any insured or any person or organization for whom you may be legally responsible; or
- (d) At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations:
 - (i) If the pollutants are brought on or to the premises, site or location in connection with such operations by such insured, contractor or subcontractor; or
 - (ii) If the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants.

Subparagraphs (d)(i) does not apply to "bodily injury" or "property damage" arising out of the escape of fuels, lubricants or other operating fluids which are needed to perform the normal electrical, hydraulic or mechanical functions necessary for the operation of "mobile equipment" or its parts, if such fuels, lubricants or other operating fluids escape from a vehicle part designed to hold, store or receive them. exception does not apply if the fuels, lubricants or other operating fluids are intentionally discharged, dispersed or released, or if such fuels, lubricants or other operating fluids are brought on or to the premises, site or location with the intent to be discharged, dispersed or released as part of the operations being performed by such insured, contractor or subcontractor.

Subparagraphs (a) and (d)(i) do not apply to "bodily injury" or "property damage" arising out of heat, smoke or fumes from a hostile fire.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Sections Differ and 1995 urate copy of the policy 96

As used in this exclusion, a hostile fire means one which becomes uncontrollable or breaks out from where it was intended to be.

- (2) Any loss, cost or expense arising out of any:
 - (a) Request, demand or order that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants; or
 - (b) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of pollutants.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

g. Aircraft, Auto or Watercraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft, "auto" or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This exclusion does not apply to:

- (1) A watercraft while ashore on premises you own or rent;
- **(2)** A watercraft you do not own that is:
 - (a) Less than 26 feet long; and
 - (b) Not being used to carry persons or property for a charge;
- (3) Parking an "auto" on, or on the ways next to, premises you own or rent, provided the "auto" is not owned by or rented or loaned to vou or the insured:
- (4) Liability assumed under any "insured contract" for the ownership, maintenance or use of aircraft or watercraft; or
- (5) "Bodily injury" or "property damage" arising out of the operation of any of the equipment listed in paragraph f.(2) or f.(3) of the definition of "mobile equipment".

h. Mobile Equipment

"Bodily injury" or "property damage" arising out of.

- (1) The transportation of "mobile equipment" by an "auto" owned or operated by or rented or loaned to any insured; or
- (2) The use of "mobile equipment" in, or while in practice for, or while being prepared for, any prearranged racing, speed, demolition, or stunting activity.

i. War

"Bodily injury" or "property damage" due to war, whether or not declared, or any act or condition War includes civil war. incident to war. insurrection, rebellion or revolution. This exclusion applies only to liability assumed under a contract or agreement.

Damage to Property

"Property damage" to:

- (1) Property you own, rent, or occupy;
- (2) Premises you sell, give away or abandon, if the "property damage" arises out of any part of those premises;
- (3) Property loaned to you;
- (4) Personal property in the care, custody or control of the insured;
- (5) That particular part of real property on which you or any contractors or subcontractors working directly or indirectly on your behalf are performing operations, if the "property damage" arises out of those operations; or
- **(6)** That particular part of any property that must be restored, repaired or replaced because "your work" was incorrectly performed on it.

Paragraph (2) of this exclusion does not apply if the premises are "your work" and were never occupied, rented or held for rental by you.

Paragraphs (3), (4), (5) and (6) of this exclusion do not apply to liability assumed under a sidetrack agreement.

Paragraph (6) of this exclusion does not apply to "property damage" included in the "productscompleted operations hazard".

k. Damage to Your Product

"Property damage" to "your product" arising out of it or any part of it.

Damage to Your Work

"Property damage" to "your work" arising out of it or any part of it and included in the "productscompleted operations hazard".

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Seraices Office throng Securate copy of the age is cy 13

This exclusion does not apply if the damaged work or the work out of which the damage arises performed on your behalf by a subcontractor.

m. Damage to Impaired Property or Property Not Physically Injured

"Property damage" to "impaired property" or property that has not been physically injured, arising out of:

- (1) A defect, deficiency, inadequacy dangerous condition in "your product" or "your work"; or
- (2) A delay or failure by you or anyone acting on your behalf to perform a contract or agreement in accordance with its terms.

This exclusion does not apply to the loss of use of other property arising out of sudden and accidental physical injury to "your product" or "your work" after it has been put to its intended use.

n. Recall of Products, Work or Impaired **Property**

Damages claimed for any loss, cost or expense incurred by you or others for the loss of use, recall, withdrawal, inspection, repair, replacement, adjustment, removal or disposal of:

- (1) "Your product";
- (2) "Your work"; or
- (3) "Impaired property:'

if such product, work, or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

Exclusions **c.** through **n.** do not apply to damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to this coverage as described in LIMITS OF INSURANCE (Section III).

COVERAGE B. PERSONAL AND ADVERTISING **INJURY LIABILITY**

1. Insuring Agreement.

a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "personal injury" or "advertising injury" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "personal injury" or "advertising injury" to which this insurance does not apply. We may, at our discretion, investigate any "occurrence" or offense and settle any claim or "suit" that may result. But:

- (1) The amount we will pay for damages is limited as described in LIMITS OF INSURANCE (SECTION III); and
- (2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under SUPPLEMENTARY PAYMENTS -- COVERAGES A AND B.

- **b.** This insurance applies to:
 - (1) "Personal injury" caused by an offense arising out of your business, excluding advertising, publishing, broadcasting or telecasting done by or for you;
 - (2) "Advertising injury" caused by an offense committed in the course of advertising your goods, products or services;

but only if the offense was committed in the "coverage territory" during the policy period.

2. Exclusions.

This insurance does not apply to:

- **a.** "Personal injury" or "advertising injury":
 - (1) Arising out of oral or written publication of material, if done by or at the direction of the insured with knowledge of its falsity;
 - (2) Arising out of oral or written publication of material whose first publication took place before the beginning of the policy period;
 - (3) Arising out of the willful violation of a penal statute or ordinance committed by or with the consent of the insured:
 - (4) For which the insured has assumed liability in a contract or agreement. This exclusion does not apply to liability for damages that the insured would have in the absence of the contract or agreement; or
 - (5) Arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants at anv time.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Sections Defice and appaurate copy of the policy 96

- **b.** "Advertising injury" arising out of:
 - (1) Breach of contract, other than misappropriation of advertising ideas under an implied contract;
 - (2) The failure of goods, products or services to conform with advertised quality performance;
 - (3) The wrong description of the price of goods, products or services; or
 - (4) An offense committed by an insured whose business is advertising, broadcasting, publishing or telecasting.
- **c.** Any loss, cost or expense arising out of any:
 - (1) Request, demand or order that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants; or
 - (2) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing. treating. detoxifying or neutralizing, or in any way responding to, or assessing the effects of pollutants.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

COVERAGE C. MEDICAL PAYMENTS

1. Insuring Agreement.

- a. We will pay medical expenses as described below for "bodily injury" caused by an accident:
 - (1) On premises you own or rent;
 - (2) On ways next to premises you own or rent;
 - (3) Because of your operations; provided that:
 - (1) The accident takes place in the "coverage territory" and during the policy period;
 - (2) The expenses are incurred and reported to us within one year of the date of the accident: and
 - (3) The injured person submits to examination, at our expense, by physicians of our choice as often as we reasonably require.

- **b.** We will make these payments regardless of These payments will not exceed the applicable limit of insurance. We will pay reasonable expenses for:
 - (1) First aid administered at the time of an accident:
 - (2) Necessary medical, surgical, x-ray and dental services, including prosthetic devices;
 - (3) Necessary ambulance, hospital, professional nursing and funeral services.

2. Exclusions.

We will not pay expenses for "bodily injury":

- a. To any insured.
- **b.** To a person hired to do work for or on behalf of any insured or a tenant of any insured.
- **c.** To a person injured on that part of premises you own or rent that the person normally occupies.
- d. To a person, whether or not an "employee" of any insured, if benefits for the "bodily injury" are payable or must be provided under a workers compensation or disability benefits law or a similar law.
- **e.** To a person injured while taking part in athletics.
- f. Included within the "products-completed operations hazard".
- g. Excluded under Coverage A.
- h. Due to war, whether or not declared, or any act or condition incident to war. War includes civil war, insurrection, rebellion or revolution.

SUPPLEMENTARY PAYMENTS - COVERAGES A AND В

We will pay, with respect to any claim we investigate or settle, or any "suit" against an insured we defend:

- 1. All expenses we incur.
- Up to \$250 for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We do not have to furnish these bonds.
- 3. The cost of bonds to release attachments, but only for bond amounts within the applicable limit of insurance. We do not have to furnish these bonds.
- **4.** All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "suit" including actual loss of earnings up to \$250 a day because of time off from work.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Seraices Office throng Accurate copy of the apolicy 13

- **5.** All costs taxed against the insured in the "suit".
- 6. Prejudgment interest awarded against the insured on that part of the judgment we pay. If we make an offer to pay the applicable limit of insurance, we will not pay any prejudgment interest based on that period of time after the offer.
- 7. All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment that is within the applicable limit of insurance.

These payments will not reduce the limits of insurance.

If we defend an insured against a "suit" and an indemnitee of the insured is also named as a party to the "suit", we will defend that indemnitee if all of the following conditions are met:

- a. The "suit" against the indemnitee seeks damages for which the insured has assumed the liability of the indemnitee in a contract or agreement that is an "insured contract";
- **b.** This insurance applies to such liability assumed by the insured;
- c. The obligation to defend, or the cost of the defense of, that indemnitee, has also been assumed by the insured in the same "insured contract";
- d. The allegations in the "suit" and the information we know about the "occurrence" are such that no conflict appears to exist between the interests of the insured and the interests of the indemnitee:
- e. The indemnitee and the insured ask us to conduct and control the defense of that indemnitee against such "suit" and agree that we can assign the same counsel to defend the insured and the indemnitee; and
- f. The indemnitee:
 - (1) agrees in writing to:
 - (a) cooperate with us in the investigation, settlement or defense of the "suit";
 - (b) immediately send us copies of any demands, notices, summonses or legal papers received in connection with the "suit":
 - (c) notify any other insurer whose coverage is available to the indemnitee; and
 - (d) cooperate with us with respect to coordinating other applicable insurance available to the indemnitee; and

- (2) provides us with written authorization to:
 - (a) obtain records and other information related to the "suit"; and
 - (b) conduct and control the defense of the indemnitee in such "suit".

So long as the above conditions are met, attorneys fees incurred by us in the defense of that indemnitee, necessary litigation expenses incurred by us and necessary litigation expenses incurred by the indemnitee at our request will be paid as Supplementary Payments. Notwithstanding the provisions of paragraph 2.b.(2) of Coverage A --BODILY INJURY AND PROPERTY DAMAGE LIABILITY (Section I -- Coverages), such payments will not be deemed to be damages for "bodily injury" and "property damage" and will not reduce the limits of insurance.

Our obligation to defend an insured's indemnitee and to pay for attorneys fees and necessary litigation expenses as Supplementary Payments ends when:

- **a.** We have used up the applicable limit of insurance in the payment of judgments or settlements; or
- **b.** The conditions set forth above, or the terms of the agreement described in paragraph **f.** above, are no longer met.

SECTION II - WHO IS AN INSURED

- 1. If you are designated in the Declarations as:
 - **a.** An individual, you and your spouse are insureds, but only with respect to the conduct of a business of which you are the sole owner.
 - **b.** A partnership or joint venture, you are an insured. Your members, your partners, and their spouses are also insureds, but only with respect to the conduct of your business.
 - **c.** A limited liability company, you are an insured. Your members are also insureds, but only with respect to the conduct of your business. Your managers are insureds, but only with respect to their duties as your managers.
 - d. An organization other than a partnership, joint venture or limited liability company, you are an insured. Your "executive officers" and directors are insureds, but only with respect to their duties as your officers or directors. Your stockholders are also insureds, but only with respect to their liability as stockholders.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Sections Differ and 1995 urate copy of the policy 96

- **2.** Each of the following is also an insured:
 - **a.** Your "employees", other than either your "executive officers" (if you are an organization other than a partnership, joint venture or limited liability company) or your managers (if you are a limited liability company), but only for acts within the scope of their employment by you or while performing duties related to the conduct of your business. However, none of these "employees" is an insured for:
 - (1) "Bodily injury" or "personal injury":
 - (a) To you, to your partners or members (if you are a partnership or joint venture), to your members (if you are a limited liability company), or to a co-"employee" while that co-"employee" is either in the course of his or her employment or performing duties related to the conduct of your business;
 - (b) To the spouse, child, parent, brother or sister of that co-"employee" as a consequence of paragraph (1)(a) above:
 - (c) For which there is any obligation to share damages with or repay someone else who must pay damages because of the injury described in paragraphs (1)(a) or (b) above; or
 - (d) Arising out of his or her providing or failing to provide professional health care services.
 - (2) "Property damage" to property:
 - (a) Owned, occupied or used by,
 - (b) Rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by
 - you, any of your "employees", any partner or member (if you are a partnership or joint venture), or any member (if you are a limited liability company).
 - **b.** Any person (other than your "employee"), or any organization while acting as your real estate manager.
 - c. Any person or organization having proper temporary custody of your property if you die, but only:
 - (1) With respect to liability arising out of the maintenance or use of that property; and
 - (2) Until your legal representative has been appointed.

- d. Your legal representative if you die, but only with respect to duties as such. That representative will have all your rights and duties under this Coverage Part.
- 3. With respect to "mobile equipment" registered in your name under any motor vehicle registration law, any person is an insured while driving such equipment along a public highway with your Any other person or organization permission. responsible for the conduct of such person is also an insured, but only with respect to liability arising out of the operation of the equipment, and only if no other insurance of any kind is available to that person or organization for this liability. However, no person or organization is an insured with respect to:
 - a. "Bodily injury" to a co-"employee" of the person driving the equipment; or
 - **b.** "Property damage" to property owned by, rented to, in the charge of or occupied by you or the employer of any person who is an insured under this provision.
- 4. Any organization you newly acquire or form, other than a partnership, joint venture or limited liability company, and over which you maintain ownership or majority interest, will qualify as a Named Insured if there is no other similar insurance available to that organization. However:
 - a. Coverage under this provision is afforded only until the 90th day after you acquire or form the organization or the end of the policy period, whichever is earlier;
 - **b.** Coverage A does not apply to "bodily injury" or "property damage" that occurred before you acquired or formed the organization; and
 - c. Coverage B does not apply to "personal injury" or "advertising injury" arising out of an offense committed before you acquired or formed the organization.

No person or organization is an insured with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations.

SECTION III - LIMITS OF INSURANCE

- 1. The Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:
 - a. Insureds:
 - **b.** Claims made or "suits" brought; or
 - c. Persons or organizations making claims or bringing "suits".

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Seraices Office the and Accurate copy of the age incv.13

- 2. The General Aggregate Limit is the most we will pay for the sum of:
 - a. Medical expense under Coverage C:
 - b. Damages under Coverage A, except damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard": and
 - c. Damages under Coverage B.
- 3. The Products-Completed Operations Aggregate Limit is the most will pay under Coverage A for damages because of "bodily injury" and "property damage" included in the "products-completed operations hazard".
- 4. Subject to 2. above, the Personal and Advertising Injury Limit is the most we will pay under Coverage B for the sum of all damages because of all "personal injury" and all "advertising injury" sustained by any one person or organization.
- 5. Subject to 2. or 3. above, whichever applies, the Each Occurrence Limit is the most we will pay for the sum of:
 - a. Damages under Coverage A; and
 - b. Medical expenses under Coverage C

because of all "bodily injury" and "property damage" arising out any one "occurrence".

- 6. Subject to 5. above, the Fire Damage Limit is the most we will pay under coverage A for damages because of "property damage" to premises, while rented to you or temporarily occupied by you with permission of the owner, arising out of any one fire.
- 7. Subject to 5. above, the Medical Expense Limit is the most we will pay under Coverage C for all medical expenses because of "bodily injury" sustained by any one person.

The Limits of Insurance of this Coverage Part apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

SECTION IV - COMMERCIAL GENERAL LIABILITY **CONDITIONS**

1. Bankruptcy.

Bankruptcy or insolvency of the insured or of the insured's estate will not relieve us of our obligations under this Coverage Part.

2. Duties In The Event Of Occurrence, Offense, Claim Or Suit.

- a. You must see to it that we are notified as soon as practicable of an "occurrence" or an offense which may result in a claim. To the extent possible, notice should include:
 - (1) How, when and where the "occurrence" or offense took place;
 - (2) The names and addresses of any injured persons and witnesses; and
 - (3) The nature and location of any injury or damage arising out of the "occurrence" or offense.
- **b.** If a claim is made or "suit" is brought against any insured, you must:
 - (1) Immediately record the specifics of the claim or "suit" and the date received; and
 - (2) Notify us as soon as practicable.

You must see to it that we receive written notice of the claim or "suit" as soon as practicable.

- **c.** You and any other involved insured must:
 - (1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or "suit":
 - (2) Authorize us to obtain records and other information:
 - (3) Cooperate with us in the investigation or settlement of the claim or defense against the "suit"; and
 - (4) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the insured because of injury or damage to which this insurance may also apply.
- d. No insured will, except at that insured's own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.

3. Legal Action Against Us.

No person or organization has a right under this Coverage Part:

- a. To join us as a party or otherwise bring us into a "suit" asking for damages from an insured; or
- b. To sue us on this Coverage Part unless all of its terms have been fully complied with.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Sections Defice and appaurate copy of the policy 96

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an insured obtained after an actual trial; but we will not be liable for damages that are not payable under the terms of this Coverage Part or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant's legal representative.

4. Other Insurance.

If other valid and collectible insurance is available to the insured for a loss we cover under Coverages A or B of this Coverage part, our obligations are limited as follows:

a. Primary Insurance

This insurance is primary except when **b.** below applies. If this insurance is primary, our obligations are not affected unless any of the other insurance is also primary. Then, we will share with all that other insurance by the method described in **c.** below.

b. Excess Insurance

This insurance is excess over any of the other insurance, whether primary, excess, contingent or on any other basis:

- (1) That is Fire, Extended Coverage, Builder's Risk, Installation Risk or similar coverage for "your work";
- (2) That is Fire insurance for premises rented to you or temporarily occupied by you with permission of the owner; or
- (3) If the loss arises out of the maintenance or use of aircraft, "autos" or watercraft to the extent not subject to Exclusion g. of Coverage A (Section I).

When this insurance is excess, we will have no duty under Coverages A or B to defend the insured against any "suit" if any other insurer has a duty to defend the insured against that "suit". If no other insurer defends, we will undertake to do so, but we will be entitled to the insured's rights against all those other insurers.

When this insurance is excess over other insurance, we will pay only our share of the amount of the loss, if any, that exceeds the sum of:

- (1) The total amount that all such other insurance would pay for the loss in the absence of this insurance; and
- (2) The total of all deductible and self-insured amounts under all that other insurance.

We will share the remaining loss, if any, with any other insurance that is not described in this Excess Insurance provision and was not bought specifically to apply in excess of the Limits of Insurance shown in the Declarations of this Coverage Part.

c. Method of Sharing

If all of the other insurance permits contribution by equal shares, we will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first

If any of the other insurance does not permit contribution by equal shares, we will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

5. Premium Audit.

- **a.** We will compute all premiums for this Coverage Part in accordance with our rules and rates.
- b. Premium shown in this Coverage Part as advance premium is a deposit premium only. At the close of each audit period we will compute the earned premium for that period. Audit premiums are due and payable on notice to the first Named Insured. If the sum of the advance and audit premiums paid for the policy period is greater than the earned premium, we will return the excess to the first Named Insured.
- **c.** The first Named Insured must keep records of the information we need for premium computation, and send us copies at such times as we may request.

6. Representations.

By accepting this policy, you agree:

- **a.** The statements in the Declarations are accurate and complete;
- **b.** Those statements are based upon representations you made to us; and
- **c.** We have issued this policy in reliance upon your representations.

7. Separation Of Insureds.

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this Coverage Part to the first Named Insured, this insurance applies:

 a. As if each Named Insured were the only Named Insured; and

The company located these documents in its business records. At this time, the company does not certify that these documents constitute

b. Separately to each insured against whom claim is made or "suit" is brought.

8. Transfer Of Rights Of Recovery Against Others To Us.

If the insured has rights to recover all or part of any payment we have made under this Coverage Part, those rights are transferred to us. The insured must do nothing after loss to impair them. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce them.

9. When We Do Not Renew.

If we decide not to renew this Coverage Part, we will mail or deliver to the first Named Insured shown in the Declarations written notice of the nonrenewal not less than 30 days before the expiration date.

If notice is mailed, proof of mailing will be sufficient proof of notice.

SECTION V - DEFINITIONS

- 1. "Advertising injury" means injury arising out of one or more of the following offenses:
 - a. Oral or written publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
 - b. Oral or written publication of material that violates a person's right of privacy;
 - c. Misappropriation of advertising ideas or style of doing business; or
 - **d.** Infringement of copyright, title or slogan.
- 2. "Auto" means a land motor vehicle, trailer or semitrailer designed for travel on public roads, including any attached machinery or equipment. But "auto" does not include "mobile equipment".
- 3. "Bodily injury" means bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time.
- **4.** "Coverage territory" means:
 - a. The United States of America (including its territories and possessions), Puerto Rico and Canada:
 - b. International waters or airspace, provided the injury or damage does not occur in the course of travel or transportation to or from any place not included in a. above: or
 - c. All parts of the world if:
 - (1) The injury or damage arises out of:
 - (a) Goods or products made or sold by you in the territory described in a. above; or

- (b) The activities of a person whose home is in the territory described in a. above, but is away for a short time on your business: and
- (2) The insured's responsibility to pay damages is determined in a "suit" on the merits, in the territory described in a. above or in a settlement we agree to.
- "Employee" includes a "leased worker". "Employee" does not include a "temporary worker".
- 6. "Executive officer" means a person holding any of the officer positions created by your charter, constitution, by-laws or any other similar governing document.
- 7. "Impaired property" means tangible property, other than "your product" or "your work", that cannot be used or is less useful because:
 - a. It incorporates "your product" or "your work" that is known or thought to be defective, deficient, inadequate or dangerous; or
 - **b.** You have failed to fulfill the terms of a contract or agreement:

if such property can be restored to use by:

- **a.** The repair, replacement, adjustment or removal of "your product" or "your work"; or
- b. Your fulfilling the terms of the contract or agreement.
- 8. "Insured contract" means:
 - a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner is not an "insured contract":
 - **b.** A sidetrack agreement;
 - c. Any easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad;
 - d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
 - **e.** An elevator maintenance agreement;
 - That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Sections Defice and appaurate copy of the policy 96

party to pay for "bodily injury" or "property damage" to a third person or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.

Paragraph **f.** does not include that part of any contract or agreement:

- (1) That indemnifies a railroad for "bodily injury" or "property damage" arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, roadbeds, tunnel, underpass or crossing;
- (2) That indemnifies an architect, engineer or surveyor for injury or damage arising out of:
 - (a) Preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
 - (b) Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage; or
- (3) Under which the insured, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the insured's rendering or failure to render professional services, including those listed in (2) above and supervisory, inspection, architectural or engineering activities.
- 9. "Leased worker" means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your business. "Leased worker" does not include a "temporary worker".
- 10. "Loading or unloading" means the handling of property:
 - a. After it is moved from the place where it is accepted for movement into or onto an aircraft, watercraft or "auto":
 - b. While it is in or on an aircraft, watercraft or "auto"; or
 - c. While it is being moved from an aircraft, watercraft or "auto" to the place where it is finally delivered:

but "loading or unloading" does not include the movement of property by means of a mechanical device, other than a hand truck, that is not attached to the aircraft, watercraft or "auto".

- 11. "Mobile equipment" means any of the following types of land vehicles, including any attached machinery or equipment:
 - Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public
 - **b.** Vehicles maintained for use solely on or next to premises you own or rent;
 - **c.** Vehicles that travel on crawler treads:
 - d. Vehicles. whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:
 - (1) Power cranes, shovels, loaders, diggers or drills: or
 - (2) Road construction or resurfacing equipment such as graders, scrapers or rollers;
 - e. Vehicles not described in a., b., c. or d. above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
 - (1) Air compressors, pumps and generators, welding, includina spraying, building cleaning, geophysical exploration, lighting and well servicing equipment; or
 - (2) Cherry pickers and similar devices used to raise or lower workers:
 - f. Vehicles not described in a., b., c. or d. above maintained primarily for purposes other than the transportation of persons or cargo.

However, self-propelled vehicles with the following types of permanently attached equipment are not "mobile equipment" but will be considered "autos":

- (1) Equipment designed primarily for:
 - (a) Snow removal;
 - **(b)** Road maintenance, but not construction or resurfacing; or
 - (c) Street cleaning;
- (2) Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
- (3) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.
- means an accident, including 12. "Occurrence" continuous or repeated exposure to substantially the same general harmful conditions.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Seraices Office thrang Accurate copy of the geoffice 13

- 13. "Personal injury" means injury, other than "bodily injury", arising out of one or more of the following offenses:
 - **a.** False arrest, detention or imprisonment;
 - **b.** Malicious prosecution;
 - **c.** The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies by or on behalf of its owner, landlord or lessor;
 - d. Oral or written publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services; or
 - e. Oral or written publication of material that violates a person's right of privacy.
- 14. "Products-completed operations hazard";
 - a. Includes all "bodily injury" and "property damage" occurring away from premises you own or rent and arising out of "your product" or "your work" except:
 - (1) Products that are still in your physical possession; or
 - (2) Work that has not yet been completed or abandoned. However, "your work" will be deemed completed at the earliest of the following times:
 - (a) When all of the work called for in your contract has been completed.
 - (b) When all of the work to be done at the job site has been completed if your contract calls for work at more than one job site.
 - (c) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.

- **b.** Does not include "bodily injury" or "property damage" arising out of:
 - (1) The transportation of property, unless the injury or damage arises out of a condition in or on a vehicle not owned or operated by you, and that condition was created by the "loading or unloading" of that vehicle by any insured:

- (2) The existence of tools, uninstalled equipment or abandoned or unused materials: or
- (3) Products or operations for which the classification, listed in the Declarations or in a policy schedule, states that productscompleted operations are subject to the General Aggregate Limit.
- 15. "Property damage" means:
 - a. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
 - **b.** Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the "occurrence" that caused it.
- 16. "Suit" means a civil proceeding in which damages because of "bodily injury", "property damage", "personal injury" or "advertising injury" to which this insurance applies are alleged. "Suit" includes:
 - a. An arbitration proceeding in which such damages are claimed and to which the insured must submit or does submit with our consent: or
 - other alternative dispute proceeding in which such damages are claimed and to which the insured submits with our consent.
- 17. Temporary worker" means a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or shortterm workload conditions.
- 18. "Your product" means:
 - **a.** Any goods or products, other than real property, manufactured, sold, handled, distributed or disposed of by:
 - **(1)** You:
 - (2) Others trading under your name; or
 - (3) A person or organization whose business or assets you have acquired; and
 - **b.** Containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.

"Your product" includes:

- **a.** Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your product"; and
- **b.** The providing of or failure to provide warnings or instructions.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Sections Defice and appaurate copy of the policy 96

"Your product" does not include vending machines or other property rented to or located for the use of others but not sold.

19. "Your work" means:

- **a.** Work or operations performed by you or on your behalf; and
- **b.** Materials, parts or equipment furnished in connection with such work or operations.

"Your work" includes:

- **a.** Warranties or representations made at any time with respect to the fitness quality, durability, performance or use of "your work"; and
- **b.** The providing of or failure to provide warnings or instructions.

COMMERCIAL PROPERTY COVERAGE PART - DECLARATIONS (Continued)

POLICY NUMBER: @@ ### !!!!!!!

Form Numbers of Coverage Forms, Causes of Loss Forms, Endorsements and Schedules that are a part of this Coverage Part: (Continued)

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

**

COMMERCIAL PROPERTY **COVERAGE PART - DECLARATIONS**



POLICY NUMBER: @@ ### !!!!!!!!

This COMMERCIAL PROPERTY COVERAGE PART consists of:

- A. This Declarations:
- B. Commercial Property Conditions; and
- C. Coverage Form(s), Causes of Loss Form(s) and any Endorsements and Schedules listed below.

_	_	_		_				
~	_	г.	e i	C	-	-		_
	_			ſĨ.		_	•	-

@ \$ ##### !!!!!!!!!!!!!!
@ Optional Deductible Form applies. ####################################
Multiple Deductible Form applies. @@@@@@@@@@@@@@@@@@@@
Dptional Windstorm or Hall Deductible Applies. !!!!!!!!!!!!!!!
ADVANCE PREMIUM: @@@@@@@@@@@@@@
ADVANCE PREMIOM: 9699999999999999999999999999999999999
MORTGAGE HOLDER(S)
111111111111

Except in this Declarations, when we use the word "Declarations" in this Coverage Part, we mean this "Declarations" or the "Common Policy Declarations."

Form Numbers of Coverage Forms, Causes of Loss Forms, Endorsements and Schedules that are a part of this Coverage Part:

a complete and accurate copy of the policy.

COMMERCIAL GENERAL LIABILITY COVERAGE PART - DECLARATIONS



POLICY NUMBER:

This COMMERCIAL GENERAL LIABILITY COVERAGE PART consists of:

- A. This Declarations:
- B. Commercial General Liability Schedule;
- C. Commercial General Liability Coverage Form; and
- D. Any Endorsements issued to be a part of this Coverage Part and listed below.

LIMITS OF INSURANCE

The Limits of Insurance, subject to all the terms of this Policy that apply, are:

Each Occurrence Limit

Fire Damage Limit - Any One Fire

Medical Expenses Limit - Any One Person

Personal and Advertising Injury Limit

General Aggregate Limit,

(other than Products-Completed Operations)

Products-Completed Operations Aggregate Limit

ADVANCE PREMIUM:

AUDIT PERIOD:

Except in this Declarations, when we use the word "Declarations" in this Coverage Part, we mean this "Declarations" or the "Common Policy Declarations."

Form Numbers of Coverage Forms, Endorsements and Schedules that are part of this Coverage Part:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENT OF POLLUTION EXCLUSION - EXCEPTION FOR BUILDING HEATING EQUIPMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART

Subparagraph (1)(a) of the Pollution exclusion under Paragraph 2., Exclusions of Bodily Injury And Property Damage Liability Coverage (Section I - Coverages) is replaced by the following:

This insurance does not apply to:

POLLUTION

- (1) "Bodily injury" or "property damage" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants:
- (a) At or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any insured.
 - However, Subparagraph (a) does not apply to "bodily injury" if sustained within a building and caused by smoke, fumes, vapor or soot from equipment used to heat that building.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Copyright, Insurance Services Office, Inc., 1996

COMMERCIAL GENERAL LIABILITY
CG 00 55 03 97

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENT OF OTHER INSURANCE CONDITION (OCCURRENCE VERSION)

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART (OCCURRENCE VERSION)

Paragraph 4.b. of the Other Insurance Condition - (Section IV - Commercial General Liability Conditions) is replaced by the following:

4. Other Insurance

b. Excess Insurance

This insurance is excess over:

- (1) Any of the other insurance, whether primary, excess, contingent or on any other basis:
 - (a) That is Fire, Extended Coverage, Builder's Risk, Installation Risk or similar coverage for "your work":
 - (b) That is Fire insurance for premises rented to you or temporarily occupied by you with permission of the owner; or
 - (e) It the loss arises out of the maintenance or use of aircraft, "autos" or watercraft to the extent not subject to Exclusion g, of COVERAGE A (SECTION I):
- (2) Any other primary insurance available to you covering liability for damages arising out of the premises or operations for which you have been added as an additional insured by attachment of an endorsement.

When this insurance is excess, we will have no duty under COVERAGES A or B to defend the insured against any "sulf" if any other insurer has a duty to defend the insured against that "suit". If no other insurer defends, we will undertake to do so, but we will be entitled to the insured's rights against all those other insurers.

When this insurance is excess over other insurance, we will pay only our share of the amount of the loss, if any, that excesds the sum of:

- (1) The total amount that all such other insurance would pay for the loss in the absence of this insurance; and
- (2) The total of all deductible and self-insured amounts under all that other insurance.

We will share the remaining loss, it any, with any other insurance that is not described in this Excess insurance provision and was not bought specifically to apply in excess of the Limits of insurance shown in the Declarations of this Coverage Part.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EMPLOYMENT-RELATED PRACTICES EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. The following exclusion is added to paragraph 2., Exclusions of COVERAGE A - BODILY INJURY AND PROPERTY DAMAGE LIABILITY (Section I -Coverages):

This insurance does not apply to:

"Bodily injury" to:

- (1) A person arising out of any:
 - (a) Refusal to employ that person;
 - **(b)** Termination of that person's employment; or
 - (c) Employment-related practices, policies, acts or omissions, such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation or discrimination directed at that person; or
- (2) The spouse, child, parent, brother or sister of that person as a consequence of "bodily injury" to that person at whom any of the employment-related practices described in paragraphs (a), (b), or (c) above is directed.

This exclusion applies:

- (1) Whether the insured may be liable as an employer or in any other capacity; and
- (2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

B. The following exclusion is added to paragraph 2., Exclusions of COVERAGE B - PERSONAL AND ADVERTISING INJURY LIABILITY (Section I -Coverages):

This insurance does not apply to:

"Personal injury" to:

- (1) A person arising out of any:
 - (a) Refusal to employ that person;
 - **(b)** Termination of that person's employment; or
 - (c) Employment-related practices, policies, acts or omissions, such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation or discrimination directed at that person; or
- (2) The spouse, child, parent, brother or sister of that person as a consequence of "personal injury" to that person at whom any of the employment-related practices described in paragraphs (a), (b), or (c) above is directed.

This exclusion applies:

- (1) Whether the insured may be liable as an employer or in any other capacity; and
- (2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

TABS

Total Account Billing System

You will soon receive your first bill from ITT Hartford. Please do not make any payment until you receive your bill.

Your insurance policy is in force as of the effective date shown on the policy.

Here's how you will be billed:

- Your total premium is displayed on the front of your policy. You will be billed according to the appropriate plan under which you are enrolled.
- Please pay the exact amount of the "minimum due" shown on your bill, or you may choose to pay your total premium in full. (Please note: A small service charge is added to each billing installment. There is no service charge if you pay your total premium shown as "current balance" on you first bill. To save service charges, you may prepay future installments if you wish.)*
- To avoid late payment fees, please pay the "minimum due" by the due date shown.*
- * Service charge and late payment fees do not apply in all states.

- o If you are on the installment billing plan and a credit or additional premium is due as the result of a change you make to your policy, the credit or premium will be spread equally over your future billing installments.
- For your convenience, more than one policy may be combined on a single monthly bill. This means you can add eligible policies to your billing account at any time. Just ask your agent for details.
- For questions you have about your coverages, be sure to contact your Independent Agent who represents ITT Hartford.

If you have any questions about your bill, please call ITT Hartford's Customer Billing Service Center toll-free at 1-800-243-8227.

Again, thank you for insuring with ITT Hartford.



IMPORTANT NOTICE TO POLICYHOLDERS

To help your insurance keep pace with increasing costs, we have increased your amount of insurance . . . giving you better protection in case of either a partial, or total loss to your property.

If you feel the new amount is not the proper one, please contact your agent or broker.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - AIRCRAFT PRODUCTS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

This insurance does not apply to "bodily injury" or "property damage" included in the "products completed operation hazard" and arising out of:

- 1. "Aircraft products;"
- 2. Reliance upon any representation or warranty made with respect thereto;
- 3. To any liability arising out of the "grounding" of any "aircraft;" or
- Liability assumed by you under any contract or agreement if such liability arises out of "aircraft products:"
 - a. Designed;
 - b. Manufactured;
 - c. Sold;
 - d. Handled; or
 - e. Distributed;

By you or by others trading under your name.

"Aircraft" includes but is not limited to:

1. Heavier-than-air flying vehicles;

- Lighter-than-air flying vehicles;
- 3. Helicopters;
- 4. Gliders:
- 5. Missiles; or
- 6. Spacecraft.

"Aircraft Products" means:

- 1. "Aircraft;" or
- Any other goods or products, other than real property, manufactured, sold, handled or distributed, or services produced or recommended by:
 - a. You; or
 - b. Others trading under your name;

when used in the manufacture, repair, operation, maintenance or use of any "aircraft."

"Grounding" means:

- 1. The withdrawal of one or more "aircraft" from flight operations; or
- The imposition of speed, passenger or load restrictions on "aircraft."



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENT OF COVERAGE B

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

I. Coverage B is replaced by the following:

COVERAGE B. PERSONAL AND ADVERTISING INJURY

- 1. Insuring Agreement.
 - a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "personal injury" or "advertising injury" to which this Insurance applies. We will have the right and duty to defend any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "personal injury" or "advertising injury" to which this insurance does not apply. We may, at our discretion, investigate any offense and settle any claim or "suit" that may result. But:
 - (1) The amount we will pay for damages is limited as described in LIMITS OF INSURANCE (SECTION III); and
 - (2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverage A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under SUPPLEMENTARY PAYMENTS - COVERAGES A AND B.

- b. This insurance applies to:
 - (1) "Personal injury" caused by an offense arising out of your business; or
 - (2) "Advertising injury" caused by an "advertisement" of your goods, products or services;

but only if the offense causing the *personal injury* or the "advertising injury" was committed in the "coverage territory" and during the policy period.

2. Exclusions.

This insurance does not apply to:

- a. "Personal injury" or "advertising injury:"
 - (1) Caused by an offense committed by, at the direction or with the consent or acquiescence of the insured with the expectation of inflicting "personal injury" or "advertising injury:"
 - (2) Arising out of oral or written publication of material, if done by or at the direction of the insured with knowledge of its falsity;
 - (3) Arising out of oral or written publication of material whose first publication took place before the beginning of the policy period;
 - (4) Arising out of a criminal act committed by or at the direction of any insured;
 - (5) Arising out of a violation of any anti-trust law:
 - (6) For which the insured has assumed liability in a contract or agreement. This exclusion does not apply to liability for damages that the insured would have in the absence of the contract or agreement;
 - (7) Arising out of any breach of contract, except an implied contract to use another's "advertising idea" in your "advertisement;"
 - (8) Arising out of the fluctuation in price or value of any stocks, bonds or other securities; or
 - (9) Arising out of an offense committed by an insured whose business is advertising,

broadcasting, publishing or telecasting.
The company located the selder uncerts inpits to business records. At this time, the company does not certify that these documents constitute

© 1997 The Hartcomplete and accurate copy of the policy.

(Includes copyrighted material of Insurance Services Office, Inc.

Form HC 00 65 05 97

FORM HC 00 00 05 87

paragraphs a., b. and c. under the definition of "personal injury."

- b. (1) "Personal injury" or "advertising injury"
 arising out of the actual, alleged or
 threatened discharge, dispersal, seepage,
 migration, release or escape of pollutants at
 any time;
 - (2) Any loss, cost or expense arising out of any:
 - (a) Request, demand, or order that any insured or others test for, monitor, clean-up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants; or
 - (b) "Claim" or "suit" by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of pollutants;

With respect to this Exclusion the term pollutants means any solid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, tumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

- c. "Advertising injury" arising out of:
 - The fallure of goods, products or services to conform with advertised quality or performance;
 - (2) The wrong description of the price of goods, products or services; or
 - (3) Infringement of trademark, trade name, service mark or other designation of origin or authenticity;
 - (4) An interactive conversation between or among persons through a computer network.

- d. Damages that are: 1
 - Payable, or would have been payable but for the exhaustion of limits under Coverage A (Section I); or
 - (2) Specifically excluded under Coverage A (Section I).
- II. The Definition of "advertising Injury" in DEFINITIONS (Section V) is replaced by the following:
 - "Advertising injury" means injury arising out of one or more of the following offenses:
 - a. Oral or written publication of material in your "advertisement" that standers or libets a person or disparages a person's or organization's goods, products or services;
 - Oral or written publication of material in your *advertisement* that violates a person's right of privacy;
 - Copying, in your "advertisement", a person's or organization's "advertising idea" or style of "advertisement"; or
 - d. Infringement of copyright, slogan, or title of any literary or artistic work, in your "advertisement"
- II. The following additional definitions are added it DEFINITIONS (Section V):
 - "Advertisement" means a dissemination of information or images that has the purpose of inducing the sale of goods, products or services through:
 - a. (1) Radio;
 - (2) Television:
 - (3) Billboard;
 - (4) Magazine;
 - (5) Newspaper; or
 - b. Any other publication that is given widespread public distribution.

However, "advertisement" does not include the design, printed material, information or images contained in, on or upon the packaging or labeling of any goods or products.

2. "Advertising idea" means any idea for an "advertisement".

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NUCLEAR ENERGY LIABILITY EXCLUSION **ENDORSEMENT**

(Broad Form)

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS POLICY COMMERCIAL AUTO COVERAGE PART COMMERCIAL GENERAL LIABILITY COVERAGE PART EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART FARM COVERAGE PART LIQUOR LIABILITY COVERAGE PART OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART POLIUTION LIABILITY COVERAGE PART PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART PROFESSIONAL LIABILITY COVERAGE PART RAILROAD PROTECTIVE LIABILITY COVERAGE PART
SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY NEW YORK DEPARTMENT OF TRANSPORTATION UNDERGROUND STORAGE TANK POLICY

1. The insurance does not apply:

- A. Under any Liability Coverage, to "bodily injury" or "property damage:"
 - (1) With respect to which an "insured" under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada or any of their successors, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
 - (2) Resulting from the "hazardous properties" of "nuclear material" and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the "insured" is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
- B. Under any Medical Payments coverage, to expenses incurred with respect to "bodily injury" resulting from the "hazardous properties" of "nuclear material" and arising out of the operation of a "nuclear facility" by any person or organization.

- C. Under any Liability Coverage, to "bodily injury" or "property damage" resulting from "hazardous properties" of "nuclear material,"
 - (1) The "nuclear material" (a) is at "nuclear facility" owned by, or operated by or on behalf of, an "insured" or (b) has been discharged or dispersed therefrom;
 - (2) The "nuclear material" is contained in "spent fuel" or "waste" at any time possessed, handled, used, processed. stored, transported or disposed of, by or on behalf of an "insured;" or
 - (3) The "bodily injury" or "property damage" arises out of the furnishing by an "insured" of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any "nuclear facility," but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to property damage" to such "nuclear faiclity" and any property thereat.

2. As used in this endorsement:

"Hazardous properties" includes radioactive. toxic or explosive properties.

"Nuclear material," means "source material," "Special nuclear material" or "by-product material.

"Source material," "special nuclear material," and "by-product material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof.

"Spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a "nuclear reactor."

"Waste" means any waste material (a) containing "by-product material" other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its "source material" content, and (b) resulting from the operation by any person or organization of any "nuclear facility" included under the first two paragraphs of the definition of "nuclear facility".

"Nuclear facility" means:

- (a) Any "nuclear reactor";
- (b) Any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing "spent fuel", or (3) handling, processing or packaging "waste";
- (c) Any equipment or device used for the processing, fabricating or alloying of "special nuclear material" if at any time the total amount of such material in the custody of the "insured" at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combinanation thereof, or more than 250 grams of uranium 235;
- (d) Any structure, basin, exacavation, premises or place prepared or used for the storage or disposal of "waste;"

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.

reactor" means any designated or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

includes all "Property damage" forms of radioactive contamination of property.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CALIFORNIA CHANGES - ACTUAL CASH VALUE

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART COMMERCIAL CRIME COVERAGE PART COMMERCIAL INLAND MARINE COVERAGE PART COMMERCIAL PROPERTY COVERAGE PART FARM COVERAGE PART STANDARD PROPERTY POLICY

The following is added to any provision which uses the term actual cash value:

Actual cash value is calculated as the amount it would cost to repair or replace Covered Property, at the time of loss or damage, with material of like kind and quality, subject to a deduction for deterioration, depreciation and

obsolescence. Actual cash value applies to valuation of Covered Property regardless of whether that property has sustained partial or total loss or damage. The actual cash value of the lost or damaged property may be significantly less than its replacement cost.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CALIFORNIA CHANGES - CANCELLATION AND NONRENEWAL

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART
BUSINESSOWNERS POLICY
COMMERCIAL AUTO COVERAGE PART
COMMERCIAL CRIME COVERAGE PART*
COMMERCIAL GENERAL LIABILITY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART
FARM COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
PROFESSIONAL LIABILITY COVERAGE PART

*This endorsement does not apply to coverage provided for employee dishonesty (Coverage Form A), forgery or alteration (Coverage Form B), or public employee dishonesty (Coverage Forms O and P).

- A. Paragraphs 2. and 3. of the Cancellation Common Policy Condition are replaced by the following:
 - 2. All Policies in Effect For 60 Days Or Less:

If this policy has been in effect for 60 days or less, and is not a renewal of a policy we have previously issued, we may cancel this policy by mailing or delivering to the first Named Insured at the mailing address shown in the policy and to the producer of record, advance written notice of cancellation, stating the reason for cancellation, at least:

- a. 10 days before the effective date of cancellation if we cancel for:
 - (1) Nonpayment of premium; or
 - (2) Discovery of fraud or material misrepresentation by:
 - (a) Any insured or his or her representative in obtaining this insurance; or
 - (b) You or your representative in pursuing a claim under this policy.
- 30 days before the effective date of cancellation if we cancel for any other reason.

3. All Policies in Effect For More Than 60 Days

- a. If this policy has been in effect for more than 60 days, or is a renewal of a policy we issued, we may cancel this policy only upon the occurrence, after the effective date of the policy, of one or more of the following:
 - (1) Nonpayment of premium, including payment due on a prior policy we issued and due during the current policy term covering the same risks.
 - (2) Discovery of fraud or material misrepresentation by:
 - (a) Any insured or his or her representative in obtaining this insurance; or
 - (b) You or your representative in pursuing a claim under this policy.
 - (3) A judgment by a court or an administrative tribunal that you have violated a California or Federal law, having as one of its necessary elements an act which materially increases any of the risks insured against.
 - (4) Discovery of willful or grossly negligent acts or omissions, or of any violations of state laws or regulations establishing safety standards, by you

- or your representative, which materially increase any of the risks insured against.
- (5) Failure by you or your representative to implement reasonable loss control requirements, agreed to by you as a condition of policy issuance, or which were conditions precedent to our use of a particular rate or rating plan, if that failure materially increases any of the risks insured against.
- (6) A determination by the Commissioner of Insurance that the:
 - (a) Loss of, or changes in, our reinsurance covering all or part of the risk would threaten our financial integrity or solvency; or
 - (b) Continuation of the policy coverage would:
 - Place us in violation of California law or the laws of the state where we are domiciled: or
 - (ii) Threaten our solvency.
- (7) A change by you or your representative in the activities or property of the commercial or industrial enterprise, which results in a materially added, increased or changed risk, unless the added, increased or changed risk is included in the policy.
- b. We will mail or deliver advance written notice of cancellation, stating the reason for cancellation, to the first Named Insured, at the mailing address shown in the policy, and to the producer of record, at least:
 - 10 days before the effective date of cancellation if we cancel for a reason listed in Paragraph 3.a.(1) or 3.a.(2); or
 - (2) 30 days before the effective date of cancellation if we cancel for any other reason listed in Paragraph 3. a.
- B. The following provision is added to the Cancellation Common Policy Condition:

7. Residential Property

This provision applies to coverage on real property which is used predominantly for residential purposes and consisting of not more than four dwelling units, and to coverage on tenants' household personal property in a residential unit, if such coverage is written under one of the following:

Businessowners Policy

Commercial Property Coverage Part

Farm Coverage Part - Farm Property - Farm Dwellings, Appurtenant Structures And Household Personal Property Coverage Form

- a. If such coverage has been in effect for 60 days or less, and is not a renewal of coverage we previously issued, we may cancel this coverage for any reason, except as provided in b. and c. below.
- b. We may not cancel this policy solely because the first Named Insured has:
 - (1) Accepted an offer of earthquake coverage;
 - (2) Cancelled or did not renew a policy issued by the California Earthquake Authority (CEA) that included an earthquake policy premium surcharge.

However, we shall cancel this policy if the first Named Insured has accepted a new or renewal policy issued by the CEA that includes an earthquake policy premium surcharge but fails to pay the earthquake policy premium surcharge authorized by the CEA.

- c. We may not cancel such coverage solely because corrosive soil conditions exist on the premises. This restriction (c.) applies only if coverage is subject to one of the following, which exclude loss or damage caused by or resulting from corrosive soil conditions:
 - Businessowners Policy Businessowners Special Property Coverage Form;
 - (2) Commercial Property Coverage Part -Causes Of Loss - Special Form; or
 - (3) Farm Coverage Part Causes of Loss Form - Farm Property, Paragraph D. Covered Causes of Loss - Special.
- C. The following is added and supersedes any provisions to the contrary:

NONRENEWAL

 Subject to the provisions of Paragraphs C.2. and C.3. below, if we elect not to renew this policy, we will mail or deliver written notice stating the reason for nonrenewal to the first Named Insured shown in the Declarations and to the producer of record, at least 60 days, but not more than 120 days, before the expiration or anniversary date.

We will mail or deliver our notice to the first Named Insured, and to the producer of record, at the mailing address shown in the policy.

2. Residential Property

This provision applies to coverage on real property used predominantly for residential purposes and consisting of not more than four dwelling units, and to coverage on tenants' household property contained in a residential unit, if such coverage is written under one of the following:

Businessowners Policy

Commercial Property Coverage Part

Farm Coverage Part - Farm Property - Farm Dwellings, Appurtenant Structures And Household Personal Property Coverage Form.

- a. We may elect not to renew such coverage for any reason, except as provided in b., c. and d. below:
- b. We will not refuse to renew such coverage solely because the first Named Insured has accepted an offer of earthquake coverage.

However, the following applies only to insurers who are associate participating insurers as established by Cal. Ins. Code Section 10089.16. We may elect not to renew such coverage after the first Named Insured has accepted an offer of earthquake coverage, if one or more of the following reasons applies:

- (1) The nonrenewal is based on sound underwriting principles that relate to the coverages provided by this policy and that are consistent with the approved rating plan and related documents filed with the Department of Insurance as required by existing law;
- (2) The Commissioner of Insurance finds that the exposure to potential losses will threaten our solvency or place us in a hazardous condition. A hazardous condition includes, but is not limited to, a condition in which we make claims payments for losses resulting from an earthquake that occurred within the preceding two years and that required a reduction in policyholder surplus of at least 25% for payment of those claims; or
- (3) We have:
 - (a) Lost or experienced a substantial reduction in the availability or scope of reinsurance coverage; or
 - (b) Experienced a substantial increase in the premium charged for reinsurance coverage of our residential property insurance policies; and

the Commissioner has approved a plan for the nonrenewals that is fair and equitable, and that is responsive to the changes in our reinsurance position.

- c. We will not refuse to renew such coverage solely because the first Named Insured has cancelled or did not renew a policy, issued by the California Earthquake Authority that included an earthquake policy premium surcharge.
- d. We will not refuse to renew such coverage solely because corrosive soil conditions exist on the premises. This restriction (d.) applies only if coverage is subject to one of the following, which exclude loss or damage caused by or resulting from corrosive soil conditions:
 - (1) Businessowners Policy Businessowners Special Property Coverage Form;
 - (2) Commercial Property Coverage Part -Causes Of Loss - Special Form; or
 - (3) Farm Coverage Part Causes Of Loss Form - Farm Property, Paragraph D. Covered Causes Of Loss - Special.
- We are not required to send notice of nonrenewal in the following situations:
 - If the transfer or renewal of a policy, without any changes in terms, conditions, or rates, is between us and a member of our insurance group.
 - b. If the policy has been extended for 90 days or less, provided that notice has been given in accordance with Paragraph C.1.
 - c. If you have obtained replacement coverage, or if the first Named Insured has agreed, in writing, within 60 days of the termination of the policy, to obtain that coverage.
 - d. If the policy is for a period of no more than 60 days and you are notified at the time of issuance that it will not be renewed.
 - e. If the first Named Insured requests a change in the terms or conditions of risks covered by the policy within 60 days of the end of the policy period.
 - f. If we have made a written offer to the first Named Insured, in accordance with the timeframes shown in Paragraph C.1., to renew the policy under changed terms or conditions or at an increased premium rate, when the increase exceeds 25%.



IMPORTANT NOTICE TO POLICYHOLDERS

COMMERCIAL GENERAL LIABILITY COVERAGE CHANGES

AMENDMENT OF DEFINITION – PROPERTY DAMAGE ENDORSEMENT AMENDMENT OF COVERAGE B ENDORSEMENT

If any one or more of the above endorsements are part of your Hartford policy, this notice applies to you. Please read it carefully.

THIS IMPORTANT NOTICE IS NOT YOUR POLICY. IT MERELY DESCRIBES SOME OF THE MAJOR FEATURES OF THE REVISED COMMERCIAL GENERAL LIABILITY COVERAGE PROVIDED BY YOUR POLICY.

CHANGES DESCRIBED BELOW ARE GENERAL IN NATURE. YOUR POLICY MAY CONTAIN FURTHER CHANGES OR MODIFICATIONS MAKING IT NECESSARY TO CLOSELY READ YOUR POLICY. ONLY THE PROVISIONS OF YOUR POLICY DETERMINE THE SCOPE OF YOUR INSURANCE PROTECTION.

SOME OF THE CHANGES INTRODUCED BY THE ABOVE ENDORSEMENTS INCLUDE:

Amendment of Definition - Property Damage Endorsement:

This endorsement clarifies that computerized or electronically stored data, programs or software are not tangible property.

Amendment of Coverage B Endorsement:

This endorsement amends your Personal And Advertising Injury Liability coverage in the following ways:

Broadenings in Coverage

The definition of "covered territory" has been amended to address "personal and advertising injury" offenses on a worldwide basis.

The restriction for interactive conversation over a computer network has been moved to the definition of "advertisement". This change limits the application of the interactive conversation exclusionary language to advertising activities only.

Clarifications In Coverage

Clarification was added to the exclusion regarding media type businesses that placing an ad for others or a link to others, does not make you an advertiser or publisher.

Electronic communication has been incorporated into the "personal and advertising injury" definition and exclusions so that electronic publication of material is addressed, along with oral or written.

Restrictions in Coverage

Amended the intellectual property exclusion to apply to any intellectual property, including patents and trade secrets except for intellectual property specifically provided for in this policy.

Added various internet services to the list of excluded media businesses.

Added an exclusion for statutorily based privacy protections.

PLEASE CONTACT YOUR AGENT OR BROKER FOR FURTHER INFORMATION.

COMMERCIAL GENERAL LIABILITY SCHEDULE



POLICY NUMBER:

Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.

RATING CLASSIFICATIONS

QUICK REFERENCE COMMERCIAL GENERAL LIABILITY COVERAGE PART OCCURRENCE

READ YOUR POLICY CAREFULLY

DECLARATIONS PAGES

Named Insured and Mailing Address Policy Period Description of Business and Location Coverages and Limits of Insurance

Beginning on Page

SECTION I - COYERAGES		_
Coverage A ~ Bodily Injury	Insuring Agreement	
and Property Damage Liability	L AC (0510) 15	
Coverage B - Personal and	Insuring Agreement	4
Advertising Injury Liability	Exclusions	4
Coverage C ~	Insuring Agreement	Б
Medical Payments	Exclusions	5
Supplementary Payments		5
SECTION III - LIMITS OF INSURANCE .		7
SECTION IV - COMMERCIAL GENERAL	LIABILITY CONDITIONS	7
Benkruptcy		7
Duties in The Event Of Occurrence,	Claim or Suit	7
	100 to 1 (of the 1 to 1 t	
Separation of Insurads		g
	linst Others To Us	
SECTION V - DEFINITIONS		8
COMMON POLICY CONDITIONS		

Cancellation
Changes
Examination of Your Books and Records
Inspections and Surveys
Premiums
Transfer of Your Rights and Duties under this Policy

ENDORSEMENTS

These form numbers are shown on the Coverage Part-Declarations Page or on the Common Policy Declarations Page.

Form HC 70 01 03 90 Printed in U.S.A. (NS)

Copyright Hartford Fire Insurence Company, 1990

(Includes copyrighted material of insurance Services Office withese documents in its its permission. Copyright, Insurance Services Office withese documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.



IMPORTANT NOTICE TO POLICYHOLDERS COMMERCIAL PROPERTY COVERAGE

THIS IMPORTANT NOTICE IS NOT YOUR POLICY. IT DESCRIBES SOME OF THE MAJOR FEATURES OF THE REVISED PROPERTY COVERAGE THAT IS BEING PROVIDED BY YOUR POLICY. READ THE POLICY CAREFULLY TO DETERMINE YOUR RIGHTS, DUTIES, AND WHAT IS AND IS NOT COVERED. ONLY THE PROVISIONS OF THE POLICY DETERMINE THE ACTUAL COVERAGE PROVIDED BY YOUR INSURANCE POLICY.

THE CHANGES DESCRIBED BELOW ARE GENERAL IN NATURE. THE COVERAGE FORMS THEMSELVES CONTAIN A SIGNIFICANT NUMBER OF CHANGES FROM THOSE FORMS WHICH COMPOSED YOUR POLICY ON A PRIOR RENEWAL. IT IS ESSENTIAL THAT YOU CAREFULLY READ YOUR POLICY.

PLEASE CONTACT YOUR AGENT OR BROKER FOR FURTHER INFORMATION

SOME SIGNIFICANT CHANGES INCLUDED IN THE REVISED COVERAGE FORMS:

POLLUTANT CLEAN UP AND REMOVAL

The Pollutant Clean up and Removal Additional Coverage has been clarified to state that "coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of pollutants, with the exception of testing performed in the course of the cleanup operation."

INTERIOR DAMAGE TO BUILDINGS AND PERSONAL PROPERTY

Under form CP 10 30, Special Causes of Loss, Limitation C.1.c. is expanded to state that" the interior of any building or structure or personal property inside the building or structure is not covered for damage resulting from rain, snow, sleet, ice, sand or dust, whether driven by wind or not, unless the building or structure first sustains damage by a Covered Cause of Loss to its roof or walls through which the rain, snow, sleet, ice sand or dust enters."

VACANCY

A distinction is being made between a tenant and building owner for the purpose of determining vacancy. If you are a building owner, the Vacancy provision will now apply if 70% or more of the square footage of the building is not rented or used to conduct business operations. If you are a tenant, the Vacancy provision will apply only when the unit or suite you occupy does not contain sufficient business personal property to conduct customary operations. In either of these

situations, if the building where loss or damage occurs has been vacant for more than 60 days before that loss or damage occurs, we will not pay loss or damage that occurs from:

Vandalism:

Sprinkler Leakage, unless you have protected the system against freezing;

Building Glass Breakage;

Water Damage;

Theft; or

Attempted Theft.

Covered causes of loss not listed above will be covered but the amount we would otherwise pay you will be reduced by 15%

ORDINANCE OR LAW

If your policy includes Ordinance or Law Coverage, form CP 0405, the limit of insurance for Demolition Cost and Increased Cost of Construction will be a separate limit whereas on the expiring policy, it was included in the building limit

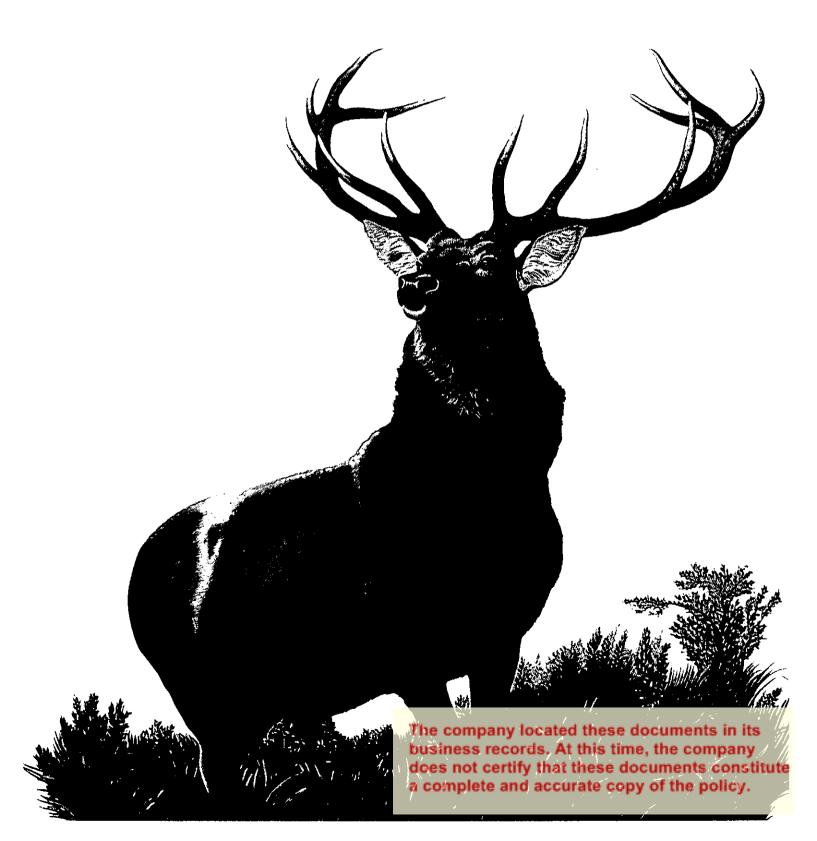


IMPORTANT NOTICE TO POLICYHOLDERS REDUCTION OF COVERAGE

TITLE OF FORM:	
ORM NUMBER:	

THE FORM CITED ABOVE HAS BEEN ADDED TO YOUR POLICY AND HAS THE EFFECT OF REDUCING YOUR INSURANCE COVERAGE. YOU SHOULD REVIEW YOUR POLICY AND CONTACT YOUR HARTFORD AGENT OR YOUR BROKER IF YOU HAVE ANY QUESTIONS.

Special Multi-Flex POLICY From The Hartford





NOTICE OF CANCELLATION, NONRENEWAL, CONDITIONED RENEWAL OR CHANGE IN POLICY PREMIUM/TERMS (California)

NAME AND ADDRESS OF INSURANCE

COMPANY

Hartford Casualty Insurance Co. Hartford Insurance Co. of Mid West

Hartford Plaza Hartford, CT 06115

NAME AND ADDRESS OF INSURED Excello Plating Company Inc

4057 Goodwin Avenue Los Angeles, CA 90039

KIND OF POLICY:	SPEC MULTI-	FLEX
POLICY/APPLICATION/ BINDER NO.	72 UUC GL08	343
EFFECTIVE DATE OF NOTICE	11/11/2002	12:01 AM
	DATE	(HOUR STANDARD TIME AT THE ADRESS OF THE INSURED
DATE OF MAILING	08/09/2002	
NAME AND ADDRESS OF AGENT/BROKER:	EICHBERG ASSOCIATES INC, 250999 16255 VENTURA BLVD. #350. ENCINO. CA 91436	

Please see the important information enclosed.

NOTICE OF CANCELLATION, NONRENEWAL, CONDITIONED RENEWAL OR CHANGE IN POLICY PREMIUM/TERMS

NAME AND
ADDRESS

Hartford Casualty Insurance Co. Hartford Insurance Co. of Mid West

OF INSURANCE Hartford Plaza
COMPANY Hartford, CT 06115

NAME AND ADDRESS OF INSURED Excello Plating Company Inc

4057 Goodwin Avenue Los Angeles, CA 90039

(California)

•		
KIND OF POLICY:	SPEC MULTI	FLEX
POLICY/APPLICATION/ BINDER NO.	72 UUC GL08	343
EFFECTIVE DATE OF NOTICE	11/11/2002	12:01 AM
	DATE	(HOUR STANDARD TIME AT THE ADRESS OF THE INSURED
DATE OF MAILING	08/09/2002	
NAME AND ADDRESS OF AGENT/BROKER:	EICHBERG ASSOCIATES INC, 250999 16255 VENTURA BLVD. #350. ENCINO. CA 91436	

		(Applicable item marked ☐)			
Cancellation		You are hereby notified in accordance with the terms and conditions of the above mentioned policy, and in accordance with law, that your insurance will cease at and from the hour and date mentioned above.			
		Reason for cancellation: Nonpayment of premium.			
		See the "Important Notices" section below for other information	that may apply.		
		You are hereby notified in accordance with the terms and condition at and from the hour and date mentioned above. Reason(s) for cancellation:	is of the above mentioned policy, and in accordance with law, that your insurance will cease		
		units, or on personal property other than used in the conduct of a	property used predominantly for residential purposes, consisting of not more than four dwelling commercial or industrial enterprise, or for legal liability primarily for risks other than those arising e policy, if an original, has been in effect 60 days or more or it is a renewal, upon your written d.		
		See the "Important Notices" section below for other information	that may apply.		
Premium		A bill for the premium earned to the time of cancellation will be forw	varded in due course.		
Adjustment		Premium adjustment will be made in accordance with California la	Premium adjustment will be made in accordance with California law and the terms of the policy.		
		Enclosed is \$, being the amount of return premium at pro rata rate for the unexpired term of this policy.			
		The excess of paid premium, if any, above the pro rata premium for the expired time, (if not tendered) will be refunded upon demand.			
		Other:			
Nonrenewal	\boxtimes	You are hereby notified in accordance with the terms and conditions of the above mentioned policy, and in accordance with law, that the above mentioned policy will expire effective at and from the hour and date mentioned above and the policy will NOT be renewed.			
		Reason(s) for nonrenewal: No longer meets Hartford Select Cus	stomer eligibility guidelines,		
		Coothe // Insperious National/ continue for other information that we	ay park		
0		See the "Important Notices" section for other information that m	33		
Conditioned Renewal		policy, which will expire effective at and from the hour and date me the following changes being made in the renewal policy (such being upon which the premium is based):	tions of the above mentioned policy, and in accordance with law, that the above mentioned nentioned above, will be renewed, however, the renewal will be conditioned on one or more of ng a reduction of limits, elimination of coverages, increase in deductibles or change in the rate		
		Description of change(s) and/or the amount of any premium	increase (description continued on separate sheet if necessary):		
		-			
Change in Policy Premium/		You are hereby notified in accordance with the terms and condition increase, reduction in limits and/or change in policy conditions app. The changes are described in this notice.	ons of the above mentioned policy, and in accordance with law, that there will be a premium olying to the above mentioned policy effective at and from the hour and date mentioned above.		
Terms		Description of change(s) and/or the amount of any premium	increase (description continued on separate sheet if necessary):		
			The company located these documents in its		
			business records. At this time, the company		
		Reason(s) for change(s):	does not certify that these documents constitute		

NOTICE OF CANCELLATION, NONRENEWAL, CONDITIONED RENEWAL OR CHANGE IN POLICY PREMIUM/TERMS (California)

NAME AND Hartford Casualty Insurance Co.
ADDRESS Hartford Insurance Co. of Mid West
OF INSURANCE Hartford Plaza

OF INSURANCE Hartford Plaza
COMPANY Hartford, CT 06115

NAME AND Excello Plating Company Inc
ADDRESS 4057 Goodwin Avenue
OF INSURED Los Angeles, CA 90039

•		
KIND OF POLICY:	SPEC MULTI-	FLEX
POLICY/APPLICATION/ BINDER NO.	72 UUC GL08	343
EFFECTIVE DATE OF NOTICE	11/11/2002	12:01 AM
	DATE	(HOUR STANDARD TIME AT THE ADRESS OF THE INSURED
DATE OF MAILING	08/09/2002	
NAME AND ADDRESS	EICHBERG ASSOCIATES INC, 250999	
OF AGENT/BROKER:	16255 VENTURA BLVD. #350, ENCINO, CA 91436	

(E)GU 351f (Ed. 4-01) UNIFORM INFORMATION SERVICES, INC. © 1996 JMF SABC 08/06/02

INSURED'S COPY

Page 1 of 2

NOTICE OF CANCELLATION, NONRENEWAL, CONDITIONED RENEWAL OR CHANGE IN POLICY PREMIUM/TERMS

(California) KIND OF POLICY: SPEC MULTI-FLEX NAME AND Hartford Casualty Insurance Co. **ADDRESS** Hartford Insurance Co. of Mid West POLICY/APPLICATION/ 72 UUC GL0843 OF INSURANCE Hartford Plaza COMPANY BINDER NO. Hartford, CT 06115 EFFECTIVE DATE OF 11/11/2002 12:01 AM NOTICE NAME AND Excello Plating Company Inc DATE (HOUR STANDARD TIME AT THE ADRESS OF THE INSURED **ADDRESS** 4057 Goodwin Avenue DATE OF MAILING 08/09/2002 OF INSURED Los Angeles, CA 90039 NAME AND ADDRESS EICHBERG ASSOCIATES INC, 250999 OF AGENT/BROKER: 16255 VENTURA BLVD. #350, ENCINO, CA 91436 Automobile Assigned Risk Plan Information: Pursuant to Section 652 of the Insurance Code you are hereby notified that: **Important Notices** The California Automobile Assigned Risk Plan provides a means by which applicants for automobile bodily injury and property damage liability insurance may be assigned to an insurer authorized to transact liability insurance. If you are unable to procure such insurance through ordinary methods and you are in good faith eligible for such insurance in accordance with the standards of the Plan, it is possible for you to obtain it through the Plan. Application forms for insurance through the Plan may be obtained from and submitted through (a) any licensed insurance agent or broker or (b) the Plan itself at 575 Market Street, Suite 3000, San Francisco, CA 94105. California FAIR Plan Association: You have been notified herewith that this Company will no longer be carrying your insurance. If you wish to replace your policy you should make an effort to obtain insurance through another company in the voluntary market. If you have difficulty in procuring replacement coverage in the voluntary market, you possibly may obtain basic fire insurance coverages through the California Fair Plan Association. Insurance through the Association is available only in certain areas of the state. For further information or assistance in obtaining basic property insurance through the FAIR Plan, please contact your agent or broker or the Plan at 1-213-487-0111 or 1-800-339-4099 (in California only). Additional Information Regarding the Reason(s) for Cancellation/Nonrenewal: You have the right to know the specific items of information that support the reason(s) given for this decision and the identity of the source of that information. You also have the right to see and obtain copies of documents relating to this If you ask us to correct, amend, or delete any information about you in our files and if we refuse to do so, you have the right to give us a concise statement of what you believe is the correct information. We will put your statement in our file so that anyone reviewing your file will see it. If you would like additional information concerning this action, state law requires that you submit a written request within ninety (90) business days of the date this notice was mailed to you. Please send your request to: (Name and Address of the person or department to contact for additional information.) Consumer Report: In compliance with the Fair Credit Reporting Act (Public Law 91-508) and the Consumer Credit Reform Act of 1996, you are hereby informed that the action taken above is being taken wholly or partly because of information contained in a consumer report from the following consumer reporting agency: (Name) (Phone Number)

Please see additional information regarding the Consumer Credit Reform Act for a disclosure of your rights under this federal law.

Additional Information regarding your rights under the Consumer Credit Reform Act

Pursuant to the Consumer Credit Reform Act of 1996, effective September 30, 1997, you are informed that:

The consumer reporting agency identified on this form did not make any decisions regarding the stated insurance policy. Therefore, the consumer reporting agency would not be able to provide you with the specific reasons why the insurance company is taking the present action.

You have the right to obtain within 60 days of the receipt of this notice a free copy of your consumer report from the consumer reporting agency which has been identified on this form.

You have the right to dispute inaccurate information by contacting the consumer reporting agency directly. Once you have directly notified the consumer reporting agency of your dispute, the agency must, within a reasonable period of time reinvestigate and record the current status of the disputed information. If after reinvestigation, such information is found to be inaccurate or unverifiable, such information must be promptly deleted from your records. If the reinvestigation does not resolve the dispute, you may file a brief statement setting forth the nature of the dispute with the consumer reporting agency. Your filed statement will then be included or summarized in any subsequent consumer report containing the information in question.

For complete information regarding the Federal Consumer Credit Protection Law please refer to The Code of the Laws of the United States of America, Title 15, Chapter 41, Subchapter III, (15 U.S.C. §1681 et seq.).

The company located these documents in its business records. At this time, the company does not certify that these documents constitute INSURED'S COMplete and accurate copy of the policy. Page 2 of 2

(Address)

NOTICE OF CANCELLATION, NONRENEWAL, CONDITIONED RENEWAL OR CHANGE IN POLICY PREMIUM/TERMS (California)

NAME AND	Hartford Casualty Insurance Co.
ADDRESS	Hartford Insurance Co. of Mid West
OF INSURANCE	Hartford Plaza

COMPANY Hartford, CT 06115

NAME AND Excello Plating Company Inc
ADDRESS 4057 Goodwin Avenue
OF INSURED Los Angeles, CA 90039

(
KIND OF POLICY:	SPEC MULTI-	FLEX
POLICY/APPLICATION/ BINDER NO.	72 UUC GL08	343
EFFECTIVE DATE OF NOTICE	11/11/2002	12:01 AM
	DATE	(HOUR STANDARD TIME AT THE ADRESS OF THE INSURED
DATE OF MAILING	08/09/2002	
NAME AND ADDRESS	EICHBERG ASSOCIATES INC, 250999	
OF AGENT/BROKER:	16255 VENTURA BLVD. #350, ENCINO, CA 91436	

(Specific information concerning the cancellation or nonrenewal has been given to the Insured.)

TO MORTGAGEE:		
Effective	, at	(Standard Time), we hereby cancel or nonrenew the
Mortgagee Agreement which is made	part of the above mentioned policy and also the above mention	ed policy issued to the insured named above covering on
at		
and made payable to you as mortgag	ee (or trustee), in the event of loss.	
		AUTHORIZED REPRESENTATIVE

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

NAME AND ADDRESS OF MORTGAGEE

NOTICE OF CANCELLATION, NONRENEWAL, CONDITIONED RENEWAL OR CHANGE IN POLICY PREMIUM/TERMS (California)

OF AGENT/BROKER:

NAME AND Hartford Casualty Insurance Co.
ADDRESS Hartford Insurance Co. of Mid West

OF INSURANCE Hartford Plaza
COMPANY Hartford, CT 06115

NAME AND Excello Plating Company Inc

ADDRESS 4057 Goodwin Avenue
OF INSURED Los Angeles, CA 90039

KIND OF POLICY:	SPEC MULTI	-FLEX
POLICY/APPLICATION/ BINDER NO.	72 UUC GL08	343
EFFECTIVE DATE OF NOTICE	11/11/2002	12:01 AM
	DATE	(HOUR STANDARD TIME AT THE ADRESS OF THE INSURED
DATE OF MAILING	08/09/2002	
NAME AND ADDRESS	EICHBERG ASSOCIATES INC, 250999	

16255 VENTURA BLVD. #350, ENCINO, CA 91436

(Specific information concerning the cancellation or nonrenewal has been given to the Insured.)

TO LIENHOLDER:

The above policy is cancelled or nonrenewed effective on and after the hour and date mentioned above. This notice is being provided to you in agreement with the Loss Payable Clause on the above policy. Any interest you may have in the above policy is terminated effective on and after the hour and date mentioned above.

AUTHORIZED REPRESENTATIVE

NAME AND ADDRESS OF LIENHOLDER

NOTICE OF CANCELLATION, NONRENEWAL, CONDITIONED RENEWAL OR CHANGE IN POLICY PREMIUM/TERMS (California)

DATE OF MAILING

NAME AND ADDRESS

OF AGENT/BROKER:

Hartford Casualty Insurance Co. NAME AND **ADDRESS** Hartford Insurance Co. of Mid West

OF INSURANCE Hartford Plaza **COMPANY** Hartford, CT 06115

NAME AND Excello Plating Company Inc

4057 Goodwin Avenue **ADDRESS** OF INSURED Los Angeles, CA 90039

KIND OF POLICY:	SPEC MULTI	FLEX
POLICY/APPLICATION/ BINDER NO.	72 UUC GL08	343
EFFECTIVE DATE OF NOTICE	11/11/2002	12:01 AM
	DATE	(HOUR STANDARD TIME AT THE ADRESS OF THE INSURED

EICHBERG ASSOCIATES INC, 250999

16255 VENTURA BLVD. #350, ENCINO, CA 91436

08/09/2002

(Specific information concerning the cancellation or nonrenewal has been given to the Insured.)

TO CERTIFICATE HOLDER:

You are notified that the above policy is cancelled or nonrenewed effective on and after the hour and date mentioned above. This notice is being provided to you as you have been provided with a certificate of insurance on the above policy. Any interest you may have in the above policy is terminated.

AUTHORIZED REPRESENTATIVE

NAME AND ADDRESS OF **CERTIFICATE HOLDER**

HARTFORD, CT 06115 HARTFORD PLAZA - HO-GL-19 THE HARTFORD -PRODUCTION STATUS CENTER

72 UUC GL0843

THE HARTFORD -SELECT CUSTOMER AGENCY

BROWNWOOD BLDG. - KOGER CENTER 4440 PIEDRAS DR. SOUTH

TX 78228

SAN ANTONIO

REGIONAL OFFICE INSTRUCTION SHEET

POLICY NO. 72 UUC GL0843

ROUTING INSTRUCTIONS:

_ SEND TO RECORDS. TRANSFER CORR IF APPLICABLE.

09/10/01 72 UUC GL0843 (11/11/02) PAGE 1

GL HARTFORD INSURANCE GROUP

UUC

POLICY NO.: 72 UUC GL0843 SC

COMMON POLICY DECLARATIONS

ITEM

1. NAMED INSURED AND EXCELLO PLATING COMPANY INC

MAILING ADDRESS: 4057 GOODWIN AVENUE

LOS ANGELES CA 90039

(LOS ANGELES COUNTY)

2. POLICY PERIOD: FROM 11/11/01 TO 11/11/02

3. AGENT'S OR BROKER'S CODE: 250999 RECORDS RETENTION - PERMANENT

AGENT'S OR BROKER'S NAME: EICHBERG ASSOCIATES INC

PREVIOUS POLICY NO.: 72 UUC GL0843

4. AUDIT PERIOD:

5. NAMED INSURED IS: CORPORATION

6. DESCRIPTION OF YOUR BUSINESS: METAL GOODS MFG

PROPERTY COMPANY CODE: G

GENERAL LIABILITY COMPANY CODE: 3

SELECT CUSTOMER

POLICY STATUS: ACTIVE

LOB LEVEL OF SUPPORT: CP-S, GL-S

AUDIT: (5*) GL ,(5) CP

DIRECT ACCOUNT BILL NUMBER: 42519968A

MARKET SEGMENTATION - 380 SIC CODE - 3471

E-COMMERCE ID: 2

AUTOMATICALLY BOOKED

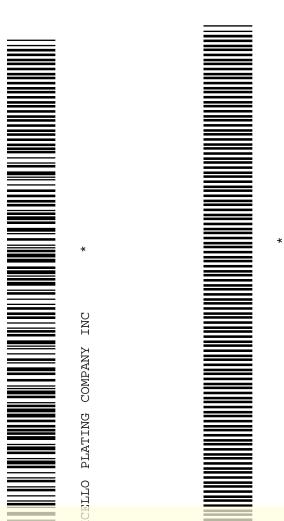
TRANS TYPE: RENL CNTL#: 001
FACE SHEET TERMINAL ID: U0DCWS5V PAGE

09/10/01 72 UUC GL0843 SC (11/11/02)

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

15287

UUCGL0843-72200212/31/9999



This SPECIAL MULTI-FLEX POLICY is provided by the insurance company(s) of The Hartford Insurance Group, shown below.

COMMON POLICY DECLARATIONS

POLICY NUMBER: 72 UUC GL0843 SC

RENEWAL OF: 72 UUC GL0843

EXCELLO PLATING COMPANY INC Named Insured and Mailing Address:

(No., Street, Town, State, Zip Code)

4057 GOODWIN AVENUE

, CA LOS ANGELES 90039

(LOS ANGELES COUNTY)

Policy Period: From 11/11/01 To 11/11/02

> 12:01 A.M., Standard time at your mailing address shown above.

In return for the payment of the premium, and subject to all of the terms of this policy, we agree with you to provide insurance as stated in this policy. The Coverage Parts that are a part of this policy are listed below. The Advance Premium shown may be subject to adjustment.

> **Total Advance Premium:** \$5,155.00

Coverage Part and Insurance Company Summary

Advance Premium

COMMERCIAL PROPERTY HARTFORD INSURANCE COMPANY OF THE MIDWEST HARTFORD PLAZA HARTFORD, CT 06115

\$3,277.00

COMMERCIAL GENERAL LIABILITY HARTFORD CASUALTY INSURANCE COMPANY HARTFORD PLAZA HARTFORD, CT 06115

\$1,878.00

Form Numbers of Coverage Parts, Forms and Endorsements that are a part of this policy and that are not listed in the Coverage Parts.

HM0001 IH00170295 IL00210498 IL01030699 IL02700799 HP00100295 HC00100798

Agent/Broker Name: EICHBERG ASSOCIATES INC

Countersigned by

This policy is not binding unless countersigned by our Althorizod Representated these documents in its business records. At this time, the company does not certify that these documents constitute aucorrepleterandal ccurate copy of the poblicy.

COMMERCIAL PROPERTY COVERAGE PART - DECLARATIONS



POLICY NUMBER: 72 UUC GL0843

- A. This Declarations;
- Commercial Property Conditions; and

C. Coverage Form(s), Causes of Loss Form(s) and any Endor	sements and Schedules liste	d below.
DEDUCTIBLE		
\$		
X Optional Deductible Form applies. (SEE FORM HP0301)		
Multiple Deductible Form applies.		
Optional Windstorm or Hail Deductible Applies.		
AUDIT PERIOD:	ADVANCE PREMIUM:	\$3,277.00
MORTGAGE HOLDER(S)		

Except in this Declarations, when we use the word "Declarations" in this Coverage Part, we mean this "Declarations" or the "Common Policy Declarations."

Form Numbers of Coverage Forms, Causes of Loss Forms, Endorsements and Schedules that are a part of this Coverage Part:

HP99011185 CP00900788 HP19051185T HP99021185 IH10010986 CP00100695 CP00300695 HP15051295 CP10300695 CP10350695 HP03011185 HP04320192 IH09350898

COMMERCIAL PROPERTY - SCHEDULE OF PREMISES AND COVERAGES PROVIDED



POLICY NUMBER: 72 UUC GL0843

The limits of insurance shown below are subject to all the terms of this policy that apply.

PREMISES 1 BUILDING 1

DESCRIPTION OF PREMISES

LOCATION: 4057 GOODWIN AVENUE

LOS ANGELES, CA 90039

(LOS ANGELES COUNTY)

CONSTRUCTION: BLOCK

OCCUPANCY: METAL GOODS MFG

BUSINESS INCOME INCLUDING "RENTAL VALUE"

LIMIT OF INSURANCE \$220,500

CAUSES OF LOSS FORM(S):

SPECIAL (CP1030)

ADDITIONAL EXCLUSIONS:

WATERCRAFT (CP1035)

COVERAGE FORM : CP0030

OPTIONAL COVERAGE(S):

(SEE COVERAGE FORM)

MONTHLY LIMIT OF INDEMNITY: 1/4

YOUR BUSINESS PERSONAL PROPERTY

LIMIT OF INSURANCE \$642,800

COINSURANCE PERCENTAGE 90%

CAUSES OF LOSS FORM(S):

SPECIAL (CP1030)

ADDITIONAL EXCLUSIONS:

WATERCRAFT (CP1035)

COVERAGE FORM: CP0010

OPTIONAL COVERAGE(S):

(SEE COVERAGE FORM)

REPLACEMENT COST (INCLUDING STOCK)

COMMERCIAL PROPERTY - SCHEDULE OF PREMISES AND COVERAGES PROVIDED (Continued)

POLICY NUMBER: 72 UUC GL0843

ADDITIONAL COVERAGES

SPICE FOR METALWORKERS (HP0432)

POLICY NUMBER: 72 UUC GL0843



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

OPTIONAL DEDUCTIBLE

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
BUILDERS' RISK COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
TOBACCO SALES WAREHOUSES COVERAGE FORM

SCHEDULE Deductible: \$1000
The deductible shown above applies separately to each:
(Indicate one by X) Ccurrence Premises "Item"
As used in this endorsement, "Item" means each item of Covered Property for which a separate value is shown. Exceptions to the above:

The deductible provision in the coverage forms shown above is replaced by the following:

DEDUCTIBLE

We will not pay for loss or damage until the amount of loss or damage exceeds the deductible shown in the schedule of the Optional Deductible form. We will then pay the applicable Limit of Insurance.

**But Deductible Shown in the schedule of the Optional Deductible form. We will then pay the applicable Limit of Insurance.

**Dust Deductible Shown in the schedule of the Optional Deductible form. We will then pay the applicable Limit of Insurance.

**Dust Deductible Shown in the schedule of the Optional Deductible form. We will then pay the applicable Limit of Insurance.

does not certify that these documents constitute a complete and accurate copy of the policy.

COMMERCIAL GENERAL LIABILITY COVERAGE PART - DECLARATIONS



\$1,878.00

POLICY NUMBER: 72 UUC GL0843

This COMMERCIAL GENERAL LIABILITY COVERAGE PART consists of:

- A. This Declarations;
- B. Commercial General Liability Schedule;
- C. Commercial General Liability Coverage Form; and
- D. Any Endorsements issued to be a part of this Coverage Part and listed below.

LIMITS OF INSURANCE

The Limits of Insurance, subject to all the terms of this Policy that apply, are:

Each Occurrence Limit	\$1,000,000
Damage to Premises Rented to You Limit - Any One Premises	\$300,000
Medical Expense Limit - Any One Person	\$10,000
Personal and Advertising Injury Limit	\$1,000,000
General Aggregate Limit, (other than Products-Completed Operations)	\$2,000,000
Products-Completed Operations Aggregate Limit	\$2,000,000

AUDIT PERIOD:

Except in this Declarations, when we use the word "Declarations" in this Coverage Part, we mean this "Declarations" or the "Common Policy Declarations."

ADVANCE PREMIUM:

Form Numbers of Coverage Forms, Endorsements and Schedules that are part of this Coverage Part:

HC70010390	CG00010798	CG21470798	HC00880900	HC24560900
HC26000798	CG21331185	HC21210390	HC22030891	HC12101185T

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - DESIGNATED PRODUCTS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE

Designated Product(s):

ALL AIRCRAFT PRODUCTS

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

This insurance does not apply to "bodily injury" or "property damage" included in the "products-completed operations hazard" and arising out of any of "your products" shown in the Schedule.

COMMERCIAL GENERAL LIABILITY SCHEDULE



POLICY NUMBER: 72 UUC GL0843

Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.

RATING CLASSIFICATIONS

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY

COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 001/001 TERR: 003

LOCATION: 4057 GOODWIN AVENUE

> LOS ANGELES 90039 CA.

CLASSIFICATION CODE NUMBER

AND DESCRIPTION: 52547

ELECTROPLATING

PREMIUM AND RATING BASIS: GROSS SALES PER 1,000

694,575 **EXPOSURE:**

RATE: 2.1790

ADVANCE PREMIUM: 1,513.00

DESCRIPTION OF HAZARDS: PRODUCTS/COMPLETED OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY

COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 001/001

LOCATION: 4057 GOODWIN AVENUE

LOS ANGELES

CA. 90039

CLASSIFICATION CODE NUMBER

52547 AND DESCRIPTION:

ELECTROPLATING

PER 1,000 PREMIUM AND RATING BASIS: GROSS SALES

46,305 **EXPOSURE:**

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 72 UUC GL0843

RATE: 1.3310

ADVANCE PREMIUM: 365.00 MP

TOTAL ADVANCE PREMIUM: 1,878.00

_,...

POLICY INFORMATION

NAMED INSURED: EXCELLO PLATING COMPANY INC

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC COMPANY CODE AND NAME: 3 HARTFORD CASUALTY INSURANCE COMPANY

EFFECTIVE DATE: 11/11/01 EXPIRATION DATE: 11/11/02

AUDIT PERIOD: SMF PROGRAM: INDUSTRIAL

LIMITS OF LIABILITY		PREMIUM
PREMISES/OPERATIONS	\$	1,513.00
\$ 1,000,000 EACH OCCUR \$ 2,000,000 AGGR PRODUCTS/COMPLETED OPERATIONS	\$	365.00
\$ 1,000,000 EACH OCCUR \$ 2,000,000 AGGR	٧	303.00
TOTAL PREMIUM	\$	1,878.00

POLICY # 72UUCGL0843 SC CONTROL # 001 TERM ID U0DCWS5V PROCESS DATE 09/10/01 OPER INITIALS ACZ AAR PREV POL # 72UUCGL0843

PAGE 1

POLICY NUMBER: 72 UUC GL0843 SC EFFECTIVE DATE: 11/11/01 MARKET SEGMENTATION: 380 PRIMARY STATE: CA

CYBERFLEX ID: 1 (CYBERFLEX)

STATE RATING MODIFICATION FACTORS AND COMMISSION:

STATE CA .90 SMF FILED/GUIDE MOD NORMAL LINE COMMISSION 15.0

CLASS INFORMATION

PREMISES/OPERATIONS (SUBLINE 334)

CLASS CODE: 52547 STATE: CA

CLASS DESCRIPTION ELECTROPLATING

PRODUCTS/COMPLETED OPERATIONS (SUBLINE 336)

CLASS CODE: 52547 STATE: CA

CLASS DESCRIPTION ELECTROPLATING

PREMISES/OPERATIONS (SUBLINE 334)

STATE: CA TERR: 003 PRMS: 001 BLDG: 001

ZIP CODE: 90039 CLASS CODE: 52547 ELECTROPLATING

> PREMIUM BASIS: GROSS SALES RATING BASIS: PER 1000

> > (*A)1.925 X (D)1.48 X (K).90X (FW).85 = (P)2.179

X ((Q)694,575 / 1000) =1,513.00

PRODUCTS/COMPLETED OPERATIONS (SUBLINE 336)

STATE: CA PRMS: 001 BLDG: 001

ZIP CODE: 90039 CLASS CODE: 52547 ELECTROPLATING

> PREMIUM BASIS: GROSS SALES RATING BASIS: PER 1000

> > (*A).857 X (D)2.03 X (K).90X (FW).85 = (P)1.331 X ((Q)46,305)

62.00 1000) =

PROD/COMP OPS MPD (STD) 303.00

KEYS: * = OVERRIDE

D = INCR. LIMIT FACTOR P = FINAL RATE A = BASE RATE

K = SMF FILED/GUIDE MOD

Q = EXPOSURE FW = COMPANY DEV FACTOR

POLICY # 72UUCGL0843 SC CONTROL # 001 TERM ID U0DCWS5V PROCESS DATE 09/10/01 OPER INITIALS ACZ AAR PREV POL # 72UUCGL0843

72 UUC GL0843 SC EFFECTIVE DATE:

11/11/01

GRAND TOTAL

1,878.00

POLICY # 72UUCGL0843 SC CONTROL # 001 TERM ID U0DCWS5V PROCESS DATE 09/10/01 OPER INITIALS ACZ AAR PREV POL # 72UUCGL0843

PAGE

NAMED INSURED: EXCELLO PLATING COMPANY INC

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC

COMPANY CODE AND NAME: G HARTFORD INSURANCE COMPANY OF THE MIDWEST

POLICY EFFECTIVE DATE: 11/11/01 POLICY EXPIRATION DATE: 11/11/02

AUDIT PERIOD:

MULTI-FLEX PROGRAM:

INDUSTRIAL

BUS PERSONAL PROPERTY

DED \$1000

COVERED PROPERTY CA	USE OF LOSS	AMT-OF-INS	PER CAUSE OF LOSS PREMIUM
BUS PERSONAL PROPERTY	GRPI/GRPII	642,800	1,587.00
	SPECIAL	642,800	656.00
BUSINESS INCOME	GRPI/GRPII	220,500	761.00
	SPECIAL	220,500	117.00
TARGET SPICE			\$156.00
TOTAL PREMIUM			\$3,277.00
ONE YEAR POLICY			\$3,277.00

POLICY # 72UUCGL0843 SC CONTROL # 001 TERM ID U0DCWS5V PROCESS DATE 09/10/01 OPER INITIALS ACZ AAR PREV POL # 72UUCGL0843

PAGE: 001

POLICY NUMBER: 72 UUC GL0843 SC EFFECTIVE DATE: 11/11/01

PRIMARY STATE CA

STATE RATING MODIFICATION FACTORS AND COMMISSIONS

STATE(S) CA

> .750 PREFERRED RISK PLAN MOD: SMF FILED/GUIDE MOD: 700 NORMAL LINE COMMISSION: 15.0 TIME ELEMENT COMMISSION: 15.0 DED EACH OCCURRENCE 1000

PREMISES/BUILDING RATING DETAIL

TYPE OF POLICY PROT RI GRP I/II SPC RT YR PLAN BLT CD DESCRIPTION CLASS CD CONST CLASS TERR CODE 1956 0.2 2-MASONRY 6850 620 90039 1

PREMISES 001 BUILDING 001 STATE: CA

BCEG GRADE 3 (CODE 03) COUNTRYWIDE LCM: 1.610

BUSINESS INCOME (INCL RENTAL VALUE)

DISTRICT AREA L025 RISK ID 032020 MONTHLY LIMIT 1/4 (MFG/MINING) GROUP I

(C).347 X (D).809 X (DB)1.710 X (U).750 X (K).700 =

 $(P).252 \times (Q)220,500 =$ 556.00

GROUP II SYM B

(B).107 X (ER).970 X (DB)1.710 X (U).750 X (K).700

 $= (P).093 \times (Q)220,500 =$ 205.00

SPECIAL

 $(A).101 \times (U).750 \times (K).700 = (P).053 \times (Q)220,500$

117.00

KEYS: C = SPECIFIC RATE D = RATE ADJUSTMENT

DB= MONTHLY LIMIT FACTOR U = PREFERRED RISK FACTOR

K = SMF FILED/GUIDE MOD P = FINAL RATE Q = LIMIT OF LIABILITY B = CLASS RATE ER= BCEG FCTR A = BASE RATE

72UUCGL0843 SC CONTROL # 001 TERM ID U0DCWS5V POLICY # PROCESS DATE 09/10/01 OPER INITIALS ACZ AAR PREV POL # 72UUCGL0843

PREMISES/BUILDING RATING DETAIL

POLICY NUMBER: 72 UUC GL0843

PREMISES 001 BUILDING 001 (CONT)

BCEG GRADE 3 (CODE 03) COUNTRYWIDE LCM: 1.610

YOUR BUSINESS PERSONAL PROPERTY ITV 5.0

FN 002

TARIFF RATE NUMBER 000064 DISTRICT AREA L025 RISK ID 032020

GROUP I COINS 90 PCT COMM 15.0

(C).555 X (D).809 X (F).950 X (G).900 X (U).750 X

 $(K).700 = (P).202 \times (Q)642,800 =$ 1,298.00

GROUP II SYM B

(B).107 X (ER).970 X (F).950 X (G).870 X (U).750 X

 $(K).700 = (P).045 \times (Q)642,800 =$ 289.00

SPECIAL (CL LIMIT 15000) RATE GROUP 02 TERR 01

(A)1,933 X (E).394 / (CW)642,800 + (N).111 X (F).950 = (CY).224 X (G).870 X (U).750 X (K).700

 $= (P).102 \times (Q)642,800 =$ 656.00

TARGET SPICE BPP

 $2,243 \times .050 =$ 112.00

TARGET SPICE TE $878 \times .050 =$ 44.00

> GRAND TOTAL = 3,277.00

EFFECTIVE DATE:

11/11/01

KEYS: C = SPECIFIC RATE

F = COINSURANCE ADJ

U = PREFERRED RISK FACTOR

P = FINAL RATE

B = CLASS RATE

A = BASE RATE

CW= COMBINED LIMITS

CY= RATE

D = RATE ADJUSTMENT

G = DEDUCTIBLE CREDIT

K = SMF FILED/GUIDE MOD

Q = LIMIT OF LIABILITY

ER= BCEG FCTR

E = TERRITORIAL MULT

N = THEFT FCTR

POLICY # 72UUCGL0843 SC CONTROL # 001 TERM ID PROCESS DATE 09/10/01 OPER INITIALS ACZ AAR PREV POL # 72UUCGL0843



POLICY INFORMATION

NAMED INSURED: EXCELLO PLATING COMPANY INC E-COMMERCE ID: 2

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC

EFFECTIVE DATE: 11/11/2001 EXPIRATION DATE: 11/11/2002

AUDIT PERIOD:

--- COVERAGE PART --- -- COMPANY CODE --- PREMIUM ----

PROPERTY 3,277.00 G 3 GENERAL LIABILITY 1,878.00

TOTAL POLICY PREMIUM 5,155.00

DIRECT ACCOUNT BILL NUMBER: 42519968A

The company located these documents in its POLICY # 72UUCGL0843 SC CONTROL # 001 TERM ID HODGWS5V PROCESS DATE 09/10/01 OPER INITIALS ACCESANO CERTIFY that these documents constitute a complete and accurate copy of the policy.

NAMED INSURED: EXCELLO PLATING COMPANY INC

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC

EFFECTIVE DATE: 11/11/01

ST PROP B&M MARINE GEN-LIAB AUTO-LIAB PHYS-DAM BOND BURG

4 \$3,121 \$1,878

POLICY # 72UUCGL0843 SC CONTROL # 001 TERM ID U0DCWS5V PROCESS DATE 09/10/01 OPER INITIALS ACZ AAR PREV POL # 72UUCGL0843

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

POLICY INFORMATION

NAME INSURED: EXCELLO PLATING COMPANY INC

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC

EFFECTIVE DATE: 11/11/2001

PRMS BLDG ----- STREET ----- CITY ---- STATE

001 001 4057 GOODWIN AVENUE LOS ANGELES CA

(LOB) PROP GL

POLICY # 72UUCGL0843 SC CONTROL # 001 TERM ID U0DCWS5V PROCESS DATE 09/10/01 OPER INITIALS ACZ AAR PREV POL # 72UUCGL0843

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

NAMED INSURED: EXCELLO PLATING COMPANY INC

POLICY NO: 72 UUC GL0843 SC

PRODUCER'S NAME: EICHBERG ASSOCIATES INC

PRODUCER'S CODE: 250999

11/11/01 POLICY PERIOD: FROM TO 11/11/02

ACCOUNT BILL NUMBER: 42519968A

42519968A PAYOR TYPE:

TRANSACTION TYPE: RENEWAL

\$5,155.00 TOTAL ANNUAL PREMIUM

COMMISSION BREAKDOWN

LOB	TOTAL ANNUAL PREMIUM	COMMISSION PERCENTAGE		
PROPERTY	\$3,277.00	15.0		
GL	\$1,878.00	15.0		
TOTAL:	\$5,155.00			

FORM TITLE

HM00010295	POLICY FRONT COVER
HM00100295	COMMON POLICY DECLARATIONS -UUC
IH00170295	COMMON POLICY CONDITIONS
IL00210498	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT
1100210170	(BROAD FORM)
IL01030699	CALIFORNIA CHANGES - ACTUAL CASH VALUE
IL02700799	CALIFORNIA CHANGES - CANCELLATION AND NONRENEWAL
HP99011185	QUICK REFERENCE COMMERCIAL PROPERTY COVERAGE
	PART
HP00100295	COMMERCIAL PROPERTY COVERAGE PART - DECLARATIONS
CP00900788	COMMERCIAL PROPERTY CONDITIONS
HP19051185T	COMMERCIAL PROPERTY SCHEDULE OF PREMISES AND
	COVERAGES PROVIDED
HP99021185	REMOVAL PERMIT
IH10010986	PERILS SPECIFICALLY EXCEPTED
CP00100695	BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CP00300695	BUSINESS INCOME (AND EXTRA EXPENSE)
	COVERAGE FORM
HP15051295	ELIMINATION OF BUSINESS INCOME WAITING
	PERIOD
CP10300695	CAUSES OF LOSS - SPECIAL FORM
CP10350695	WATERCRAFT EXCLUSION
HP03011185	OPTIONAL DEDUCTIBLE
HP04320192	SUPPLEMENTAL PROPERTY INSURANCE COVERAGE
	ENDORSEMENT FOR METALWORKERS
IH09350898	EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES
HC70010390	QUICK REFERENCE COMMERCIAL GENERAL LIABILITY
	COVERAGE PART- OCCURRENCE
HC00100798	COMMERCIAL GENERAL LIABILITY COVERAGE PART-

The company located these documents in its 1 (CONT' DON NEXT PAGE) PRODUCER'S FACT SHEET PAGE 09/10/01 72 UUC GL0843 SC (11/11/02 does not certify that these documents constitute a complete and accurate copy of the policy.

DECLARATIONS

PRODUCER'S FACT SHEET	(CONTINUED) POLICY NO: 72UUCGL0843
CG00010798 CG21470798 HC00880900 HC24560900 HC26000798	COMMERCIAL GENERAL LIABILITY COVERAGE FORM EMPLOYMENT-RELATED PRACTICES EXCLUSION CYBER-FLEX AMENDMENT OF COVERAGE AMENDMENT OF DEFINITION - PROPERTY DAMAGE SPECIAL BROAD FORM COMMERCIAL - GENERAL LIABILITY ENDORSEMENT
CG21331185	EXCLUSION-DESIGNATED PRODUCTS
HC21210390	ABSOLUTE ASBESTOS EXCLUSION
HC22030891	EXCLUSION - AIRCRAFT PRODUCTS
HC12101185T	COMMERCIAL GENERAL LIABILITY SCHEDULE
STUFFER/NOTICE	TITLE
G-3061-1	IMPORTANT NOTICE TO POLICYHOLDERS - REDUCTION
	OF COVERAGE
G-3211-0	IMPORTANT NOTICE TO POLICYHOLDERS
	COMMERCIAL PROPERTY COVERAGE
G-3268-0	IMPORTANT NOTICE TO POLICYHOLDERS
PC-374-0	IMPORTANT NOTICE TO POLICYHOLDERS

TOTAL ACCOUNT BILLING SYSTEM

100722







IMPORTANT NOTICE TO POLICYHOLDERS REDUCTION OF COVERAGE

TITLE OF FORM: ABSOLUTE ASBESTOS EXCLUSION

FORM NUMBER: HC21210390

COVERAGES:

THE FORM CITED ABOVE HAS BEEN ADDED TO YOUR POLICY AND HAS THE EFFECT OF REDUCING YOUR INSURANCE COVERAGE. YOU SHOULD REVIEW YOUR POLICY AND CONTACT YOUR HARTFORD AGENT OR YOUR BROKER IF YOU HAVE ANY QUESTIONS.

> The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ABSOLUTE ASBESTOS EXCLUSION

This endorsement modifies insurance provided under the COMMERCIAL GENERAL LIABILITY COVERAGE PART OWNERS AND CONTRACTORS LIABILITY COVERAGE PART PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART RAILROAD PROTECTIVE LIABILITY COVERAGE PART FARM LIABILITY COVERAGE PART

This insurance does not apply to any damages, judgments, settlements, loss, costs or expenses that:

- May be awarded or incurred by reason of any claim or "suit" alleging actual or threatened injury or damage of any nature or kind to persons or property which would not have occurred in whole or in part but for the asbestos hazard; or
- Arise out of any request, demand or order to test for, monitor, clean up, remove, encapsulate, contain, treat, detoxify or neutralize or in any way respond to or assess the effects of an asbestos hazard; or
- c. Arise out of any claim or "suit" for damages because of testing for, monitoring, cleaning up, removing, encapsulating, containing, treating, detoxifying or neutralizing or in any way responding to or assessing the effects of an asbestos hazard.

As used in this exclusion, asbestos hazard means an exposure or threat of exposure to the actual or alleged properties of asbestos and includes the mere presence of asbestos in any form.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION—DESIGNATED PRODUCTS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE

Designated Product(s):

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

This insurance does not apply to "bodily injury" or "property damage" included in the "products-completed operations hazard" and arising out of any of "your products" shown in the Schedule.



COMMON POLICY CONDITIONS

All Coverage Parts included in this policy are subject to the following conditions.

A. CANCELLATION

- The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
- We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:
 - a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - 30 days before the effective date of cancellation if we cancel for any other reason.
- We will mail or deliver our notice to the first Named Insured's last mailing address known to us.
- 4. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
- 5. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
- 6. If notice is mailed, proof of mailing will be sufficient proof of notice.

B. CHANGES

This policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Declarations is authorized on behalf of all insureds to agree with us on changes in the terms of this policy. If the terms are changed, the changes will be shown in an endorsement issued by us and made a part of this policy.

C. EXAMINATION OF YOUR BOOKS AND RECORDS

We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to three years afterward.

We may do the same as to the books and records of any organization you newly acquire or form that is deemed to be a Named Insured under this policy.

D. INSPECTIONS AND SURVEYS

We have the right but are not obligated to:

- 1. Make inspections and surveys at any time;
- Give you reports on the conditions we find; and
- 3. Recommend changes.

Any inspections, surveys, reports or recommendations relate only to insurability and the premiums to be charged. Such inspections are not safety inspections. We do not undertake any duty to provide for the health or safety of any person. And we do not represent or warrant that conditions:

- 1. Are safe or healthful; or
- Comply with laws, regulations, codes or standards.

This condition applies not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations on our behalf.

Form IH 00 17 02 95 Page 1 of 2

COMMON POLICY CONDITIONS (Continued)

E. PREMIUMS

The first Named Insured shown in the Declarations:

- Is responsible for the payment of all premiums; and
- 2. Will be the payee for any return premiums we pay.

F. TRANSFER OF YOUR RIGHTS AND DUTIES UNDER THIS POLICY

Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual Named Insured.

If you die, your rights and duties will be transferred to your legal representative but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property.

Our President and Secretary have signed this policy. The Declarations page has also been countersigned by our duly authorized representative.

Brian S. Becker, Secretary

David Zwiener, President

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy lofother policy.

COMMERCIAL PROPERTY COVERAGE PART - DECLARATIONS (Continued)

POLICY NUMBER: @@ ### !!!!!!!

Form Numbers of Coverage Forms, Causes of Loss Forms, Endorsements and Schedules that are a part of this Coverage Part: (Continued)

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

**

COMMERCIAL PROPERTY **COVERAGE PART - DECLARATIONS**



POLICY NUMBER: @@ ### !!!!!!!!

This COMMERCIAL PROPERTY COVERAGE PART consists of:

- A. This Declarations:
- B. Commercial Property Conditions; and
- C. Coverage Form(s), Causes of Loss Form(s) and any Endorsements and Schedules listed below.

_	_	_		_				
~	_	г.	e i	C	-	-		_
	_			ſĨ.		_	ľ	-

@ \$ ##### !!!!!!!!!!!!!!
@ Optional Deductible Form applies. ####################################
Multiple Deductible Form applies. @@@@@@@@@@@@@@@@@@@@
Dptional Windstorm or Hall Deductible Applies. !!!!!!!!!!!!!!!
ADVANCE PREMIUM: @@@@@@@@@@@@@@
ADVANCE PREMIOM: 9696966666666666666666666666666666666
MORTGAGE HOLDER(S)
111111111111

Except in this Declarations, when we use the word "Declarations" in this Coverage Part, we mean this "Declarations" or the "Common Policy Declarations."

Form Numbers of Coverage Forms, Causes of Loss Forms, Endorsements and Schedules that are a part of this Coverage Part:

a complete and accurate copy of the policy.

TABS

Total Account Billing System

You will soon receive your first bill from ITT Hartford. Please do not make any payment until you receive your bill.

Your insurance policy is in force as of the effective date shown on the policy.

Here's how you will be billed:

- Your total premium is displayed on the front of your policy. You will be billed according to the appropriate plan under which you are enrolled.
- Please pay the exact amount of the "minimum due" shown on your bill, or you may choose to pay your total premium in full. (Please note: A small service charge is added to each billing installment. There is no service charge if you pay your total premium shown as "current balance" on you first bill. To save service charges, you may prepay future installments if you wish.)*
- To avoid late payment fees, please pay the "minimum due" by the due date shown.*
- * Service charge and late payment fees do not apply in all states.

- o If you are on the installment billing plan and a credit or additional premium is due as the result of a change you make to your policy, the credit or premium will be spread equally over your future billing installments.
- For your convenience, more than one policy may be combined on a single monthly bill. This means you can add eligible policies to your billing account at any time. Just ask your agent for details.
- For questions you have about your coverages, be sure to contact your Independent Agent who represents ITT Hartford.

If you have any questions about your bill, please call ITT Hartford's Customer Billing Service Center toll-free at 1-800-243-8227.

Again, thank you for insuring with ITT Hartford.

The company located these documents in it business records. At this time, the company does not certify that these documents const a complete and accurate copy of the policy.



IMPORTANT NOTICE TO POLICYHOLDERS

To help your insurance keep pace with increasing costs, we have increased your amount of insurance . . . giving you better protection in case of either a partial, or total loss to your property.

If you feel the new amount is not the proper one, please contact your agent or broker.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - AIRCRAFT PRODUCTS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

This insurance does not apply to "bodily injury" or "property damage" included in the "products completed operation hazard" and arising out of:

- 1. "Aircraft products;"
- 2. Reliance upon any representation or warranty made with respect thereto;
- 3. To any liability arising out of the "grounding" of any "aircraft;" or
- Liability assumed by you under any contract or agreement if such liability arises out of "aircraft products:"
 - a. Designed;
 - b. Manufactured;
 - c. Sold;
 - d. Handled; or
 - e. Distributed;

By you or by others trading under your name.

"Aircraft" includes but is not limited to:

1. Heavier-than-air flying vehicles;

- Lighter-than-air flying vehicles;
- 3. Helicopters;
- 4. Gliders:
- 5. Missiles; or
- 6. Spacecraft.

"Aircraft Products" means:

- 1. "Aircraft;" or
- Any other goods or products, other than real property, manufactured, sold, handled or distributed, or services produced or recommended by:
 - a. You; or
 - b. Others trading under your name;

when used in the manufacture, repair, operation, maintenance or use of any "aircraft."

"Grounding" means:

- 1. The withdrawal of one or more "aircraft" from flight operations; or
- The imposition of speed, passenger or load restrictions on "aircraft."

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NUCLEAR ENERGY LIABILITY EXCLUSION **ENDORSEMENT**

(Broad Form)

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS POLICY COMMERCIAL AUTO COVERAGE PART COMMERCIAL GENERAL LIABILITY COVERAGE PART EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART FARM COVERAGE PART LIQUOR LIABILITY COVERAGE PART OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART POLIUTION LIABILITY COVERAGE PART PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART PROFESSIONAL LIABILITY COVERAGE PART RAILROAD PROTECTIVE LIABILITY COVERAGE PART
SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY NEW YORK DEPARTMENT OF TRANSPORTATION UNDERGROUND STORAGE TANK POLICY

1. The insurance does not apply:

- A. Under any Liability Coverage, to "bodily injury" or "property damage:"
 - (1) With respect to which an "insured" under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada or any of their successors, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
 - (2) Resulting from the "hazardous properties" of "nuclear material" and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the "insured" is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
- B. Under any Medical Payments coverage, to expenses incurred with respect to "bodily injury" resulting from the "hazardous properties" of "nuclear material" and arising out of the operation of a "nuclear facility" by any person or organization.

- C. Under any Liability Coverage, to "bodily injury" or "property damage" resulting from "hazardous properties" of "nuclear material,"
 - (1) The "nuclear material" (a) is at "nuclear facility" owned by, or operated by or on behalf of, an "insured" or (b) has been discharged or dispersed therefrom;
 - (2) The "nuclear material" is contained in "spent fuel" or "waste" at any time possessed, handled, used, processed. stored, transported or disposed of, by or on behalf of an "insured;" or
 - (3) The "bodily injury" or "property damage" arises out of the furnishing by an "insured" of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any "nuclear facility," but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to property damage" to such "nuclear faiclity" and any property thereat.

2. As used in this endorsement:

"Hazardous properties" includes radioactive. toxic or explosive properties.

"Nuclear material," means "source material," "Special nuclear material" or "by-product material.

"Source material," "special nuclear material," and "by-product material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Services complete and accurate copy of the policy.

"Spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a "nuclear reactor."

"Waste" means any waste material (a) containing "by-product material" other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its "source material" content, and (b) resulting from the operation by any person or organization of any "nuclear facility" included under the first two paragraphs of the definition of "nuclear facility".

"Nuclear facility" means:

- (a) Any "nuclear reactor";
- (b) Any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing "spent fuel", or (3) handling, processing or packaging "waste";
- (c) Any equipment or device used for the processing, fabricating or alloying of "special nuclear material" if at any time the total amount of such material in the custody of the "insured" at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combinanation thereof, or more than 250 grams of uranium 235;
- (d) Any structure, basin, exacavation, premises or place prepared or used for the storage or disposal of "waste;"

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.

reactor" means any designated or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

includes all "Property damage" forms of radioactive contamination of property.

> The company located these documents in its business records. At this time, the company Copyright, Insurance Services of certify that these doguments constitute a complete and accurate copy of the policy.

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations, and any other person or organization qualifying as a Named Insured under this policy. The words "we", "us" and "our" refer to the company providing this insurance.

The word "insured" means any person or organization qualifying as such under Section II - Who Is An Insured.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section V - Definitions.

SECTION 1 - COVERAGES

COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY

1. Insuring Agreement

- a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "bodily injury" or "property damage" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the Insured against any "suit" seeking damages for "bodily injury" or "property damage" to which this insurance does not apply. We may, at our discretion, investigate any "occurrence" and settle any claim or "suit" that may result. But:
 - (1) The amount we will pay for damages is limited as described in Section III Limits Of Insurance; and
 - (2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

No other obligation or tiability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments - Coverages A and B.

- b. This insurance applies to 'bodily injury' and 'property damage' only if:
 - (1) The "bodily injury" or "property damage" is caused by an "occurrence" that takes place in the "coverage territory"; and
 - (2) The 'bodily injury' or 'property damage' occurs during the policy period.
- c. Damages because of "bodily injury" include damages claimed by any person or organization for care, loss of services or death resulting at any time from the "bodily injury".

2. Exclusions

٠:

This insurance does not apply to:

a. Expected or intended injury

"Bodily injury" or "property damage" expected or intended from the standpoint of the insured. This exclusion does not apply to "bodily injury" resulting from the use of reasonable force to protect persons or property.

b. Contractual Liability

"Bodily injury" or "property damage" for which the insured is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages:

- That the insured would have in the absence of the contract or agreement; or
- (2) Assumed in a contract or agreement that is an "insured contract", provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement. Solely for the purposes of liability assumed in an "insured contract", reasonable attorney fees and necessary litigation expenses incurred by or for a party other than an insured are deemed to be damages because of "bodily injury" or "property damage", provided:
 - (a) Liability to such party for, or for the cost of, that party's defense has also been assumed in the same "insured contract"; and

The company located these documents in its business records. At this time, the company Copyright, Insurance Services (100) incl Certify that these documents is its business records. At this time, the company Copyright, Insurance Services (100) incl Certify that these documents in its business records. At this time, the company company company is a company control of the company control of the company control of the company company control of the company c

(b) Such attorney fees and litigation expenses are for defense of that party against a civil or alternative dispute resolution proceeding in which damages to which this insurance applies are alleged.

c. Liquor Liability

"Bodily injury" or "property damage" for which any insured may be held liable by reason of:

- Causing or contributing to the intoxication of any person;
- (2) The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or
- (3) Any statute, ordinance or regulation relating to the sale, glft, distribution or use of alcoholic beverages.

This exclusion applies only if you are in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages.

d. Workers' Compensation And Similar Laws

Any obligation of the insured under a workers' compensation, disability benefits or unemployment compensation law or any similar law.

e. Employer's Liability

"Bodily injury" to:

- (1) An "employee" of the insured ansing out of and in the course of:
 - (a) Employment by the insured; or
 - (b) Performing duties related to the conduct of the insured's business; or
- (2) The spouse, child, parent, brother or sister of that "employee" as a consequence of Paragraph (1) above.

This exclusion applies:

- (1) Whether the insured may be liable as an employer or in any other capacity; and
- (2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

This exclusion does not apply to liability assumed by the insured under an "insured contract".

f. Pollution

- (1) "Bodily Injury" or "property damage" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants";
 - (a) At or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any insured. However, this subparagraph does not apply to:
 - (i) "Bodity injury: if sustained within a building and caused by smoke, tumes, vapor or soot from equipment used to heat that building;
 - (ii) "Bodily injury" or "property damage" for which you may be held liable, it you are a contractor and the owner or lessee of such premises, site or location has been added to your policy as an additional insured with respect to your ongoing operations performed for that additional insured at that premises, site or location and such premises, site or location is not and never was owned or occupied by, or rented or loaned to, any insured, other than that additional insured; or
 - (fii) "Bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire";
 - (b) At or from any premises, site or location which is or was at any time used by or for any insured or others for the handling, storage, disposal, processing or treatment of waste;
 - (c) Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for any insured or any person or organization for whom you may be legally responsible; or

The company located these documents in its business records. At this time, the company Copyright, Insurance Service and accurate the copy of the policy.

- (d) At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations if the "oollutants" are brought on or to the premises, site or location in connection with operations by such insured, contractor or However, subcontractor. subparagraph does not apply to:
 - (I) "Bodily injury" or "property damage" arising out of the escape of fuels. lubricants or other operating fluids which are needed to perform the normal electrical, hydraulic mechanical functions necessary for the operation of "mobile equipment" or its parts, if such fuels, lubricants or other operating fluids escape from a vehicle part designed to hold, store or receive them. This exception does not apply if the "bodily injury" or "property damage" arises out of the intentional discharge, dispersal or release of the fuels, lubricants or other operating fluids, or if such fuels, lubricants or other operating fluids are brought on or to the premises, site or location with the intent that they be discharged, dispersed or released as part of the operations being performed by such insured, contractor or subcontractor;
 - (ii) "Bodily injury" or "property damage" sustained within a building and caused by the release of gases. fumes or vapors from materials brought into that building in connection with operations being performed by you or on behaff by a contractor or subcontractor; or
 - (Iii) "Bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire".
- (a) At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations if the operations are to test for, monitor, clean up, remove. contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects c!, 'pollutants".

- (2) Any loss, cost or expense arising out of any:
 - (a) Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "podutants"; or
 - (b) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of "pollutants".

However, this paragraph does not apply to liability for damages because of *property damage" that the insured would have in the absence of such request, demand, order or statutory or regulatory requirement, or such claim or "suit" by or on behall of a governmental authority.

g. Aircraft, Auto Or Watercraft

"Bodily injury" or "property damage" arising out of the ownership, mainfenance, use or entrustment to others of any aircraft, "auto" or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading". This exclusion does not apply to:

- (1) A watercraft while ashore on premises you own or rent:
- (2) A watercraft you do not own that is:
 - (a) Less than 26 feet long; and
 - (b) Not being used to carry persons or property for a charge;
- (3) Parking an "auto" on, or on the ways next to, premises you own or rent, provided the "auto" is not owned by or rented or loaned to you or the insured:
- (4) Liability assumed under any 'insured contract' for the ownership, maintenance or use of aircraft or watercraft; or
- (5) "Bodily injury" or "property damage" arising out of the operation of any of the equipment listed in Paragraph 1.(2) or 1.(3) of the definition of "mobile equipment".

h. Mobile Equipment

-Bodily-injury-or-property-gamage-ansing out of.

(1) The transportation of "mobile equipment" by an "auto" owned or operated by or rented or loaned to any insured; or

The company located these documents in its business records. At this time, the company Copyright, Insurance Services Office Inc. 1997 that these documents constitute a complete and accurate copy of the policy.

(2) The use of "mobile equipment" in, or while in practice for, or while being prepared for, any prearranged racing, speed, demolition, or stunting activity.

i. War

"Bodily injury" or "property damage" due to war, whether or not declared, or any act or condition incident to war. War includes civil war, insurrection, rebellion or revolution. This exclusion applies only to liability assumed under a contract or agreement.

j. Damage To Property

"Property damage" to:

- (1) Property you own, rent, or occupy;
- (2) Premises you sell, give away or abandon, if the "property damage" arises out of any part of those premises;
- (3) Property loaned to you:
- (4) Personal property in the care, custody or control of the insured;
- (5) That particular part of real property on which you or any contractors or subcontractors working directly or indirectly on your behalf are performing operations, if the "property damage" arises out of those operations; or
- (6) That particular part of any property that must be restored, repaired or replaced because "your work" was incorrectly performed on it.

Paragraphs (1), (3) and (4) of this exclusion do not apply to "property demage" (other than damage by fire) to premises, including the contents of such premises, rented to you for a period of 7 or fewer consecutive days. A separate limit of insurance applies to Damage To Premises Rented To You as described in Section III - Limits Of Insurance.

Paragraph (2) of this exclusion does not apply if the premises are "your work" and were never occupied, rented or held for rental by you.

Paragraphs (3), (4), (5) and (6) of this exclusion do not apply to liability assumed under a sidetrack agreement.

Paragraph (6) of this exclusion does not apply to "property damage" included in the "productscompleted operations hazard".

k. Damage To Your Product

"Property damage" to "your product" arising out of it or any part of it.

i. Demage To Your Work

"Property damage" to "your work" arising out of it or any part of it and included in the "products-completed operations hazard".

This exclusion does not apply if the damaged work or the work out of which the damage arises was performed on your behalf by a subcontractor.

m. Damage To Impaired Property Or Property Not Physically Injured

"Property damage" to "impaired property" or property that has not been physically injured, arising out of:

- (1) A defect, deficiency, inadequacy or dangerous condition in "your product" or "your work"; or
- (2) A delay or failure by you or anyone acting on your behalf to perform a contract or agreement in accordance with its terms.

This exclusion does not apply to the loss of use of other property arising out of sudden and accidental physical injury to "your product" or "your work" after it has been put to its intended use.

n. Recall Of Products, Work Or Impaired Property

Damages claimed for any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

- (1) "Your product":
- (2) "Your work"; or
- (3) "Impaired property":

if such product, work, or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deliciency, inadequacy or dangerous condition in it.

o. Personal And Advertising Injury

*Bodily injury" arising out of *personal and advertising injury".

Exclusions c. through n. do not apply to damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to this coverage as described in Section III - Limits: Of Insurance.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

COVERAGE B PERSONAL AND ADVERTISING INJURY LIABILITY

1. Insuring Agreement

- a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "personal and advertising injury" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duly to defend the insured against any "suit" seeking demages for "personal and advertising injury" to which this insurence does not apply. We may, at our discretion, investigate any offense and settle any claim or "suit" that may result. But:
- (1) The amount we will pay for damages is limited as described in Section III - Limits Of Insurance; and
- (2) Our right and duty to deferid end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments - Coverages A And B.

b. This insurance applies to

"personal and advertising injury" caused by an offense arising out of your business but only if the offense was committed in the "coverage territory" during the policy period.

2. Exclusions

This insurance does not apply to:

- a. "Personal and advertising injury";
 - (1) Caused by or at the direction of the insured with the knowledge that the act would violate the rights of another and would inflict "personal and advertising injury";
 - (2) Arising out of oral or written publication of material, if done by or at the direction of the insured with knowledge of its faisity;
 - (3) Arising out of oral or written publication of material whose first publication took place before the beginning of the policy period;
 - (4) Arising out of a criminal act committed by or at the direction of any insured:
 - (5) For which the insured has assumed liability in a contract or agreement. This exclusion does not apply to liability for damages that the insured would have in the absence of the contract or agreement;

- (6) Arising out of a breach of contract, except an implied contract to use another's advertising idea in your "advertisement";
- (7) Arising out of the failure of goods, products or services to conform with any statement of quality or performance made in your advertisement";
- (8) Arising out of the wrong description of the price of goods, products or services stated in your advertisement;
- (9) Committed by an insured whose business is advertising, broadcasting, publishing or telecasting. However, this exclusion does not apply to Paragraphs 14.a., b. and c. of 'personal and advertising injury' under the Definitions Section: or
- (10) Arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants" at any time.
- b. Any loss, cost or expense arising out of any:
 - (1) Request, demand or order that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of 'pollutants'; or
- (2) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up. removing, containing, treating, detoxitying or neutralizing, or in any way responding to, or - assessing the effects of "pollutants".

COVERAGE C MEDICAL PAYMENTS

1. Insuring Agreement

- a. We will pay medical expenses as described below for "bodily injury" caused by an accident:
 - (1) On premises you own or rent;
 - (2) On ways next to premises you own or rent; or
 - (3) Because of your operations;

provided that:

- (1) The accident takes place in the "coverage territory" and during the policy period;
- (2) The expenses are incurred and reported to us within one year of the date of the accident:
- (3)—The-injured-person-submits-to-examination,-at our expense, by physicians of our choice as often as we reasonably require.

The company located these documents in its business records. At this time, the company Copyright, Insurance Services that Gertify that these documents constitute a complete and accurate copy of the policy.

- b. We will make these payments regardless of fault. These payments will not exceed the applicable limit of insurance. We will pay reasonable expenses for:
 - (1) First aid administered at the time bif an accident:
 - (2) Necessary medical, surgical, x-ray and dental services, including prosthetic devices; and
 - (3) Necessary ambulance, hospital, professional nursing and funeral services.

2. Exclusions

We will not pay expenses for "bodily injury":

- a. To any insured.
- To a person hired to do work for or on behalf of any insured or a tenant of any insured.
- To a person injured on that part of premises you own or rent that the person normally occupies.
- d. To a person, whether or not an "employee" of any insured, if benefits for the "bodily injury" are payable or must be provided under a workers' compensation or disability benefits law or a similar law.
- e. To a person injured white taking part in athletics.
- Included within the "products-completed operations hazard".
- g. Excluded under Coverage A.
- h. Due to war, whether or not declared, or any act or condition incident to war. War includes civil war, insurrection, rebellion or revolution.

SUPPLEMENTARY PAYMENTS - COVERAGES A AND B

- We will pay, with respect to any claim we investigate or settle, or any "suit" against an insured we defend:
 - All expenses we incur.
 - b. Up to \$250 for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We do not have to furnish these bonds.
 - c. The cost of bonds to release attachments, but only for bond amounts within the applicable limit of insurance. We do not have to furnish these bonds.
 - d. All reasonable expenses incurred by the insured at our request to assist us in the investigation or detense of the claim or "suit" including actual loss of earnings up to \$250 a day because of time off from work.

- All costs taxed against the insured in the "suit",
- f. Prejudgment interest awarded against the insured on that part of the judgment we pay. If we make an offer to pay the applicable limit of insurance, we will not pay any prejudgment interest based on that period of time after the offer.
- g. All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment that is within the applicable limit of insurance.

These payments will not reduce the limits of insurance.

- If we defend an insured against a "suit" and an indemnitee of the insured is also named as a party to the "suit", we will defend that indemnitee if all of the following conditions are met:
 - The "suit" against the indemnitee seeks damages for which the insured has assumed the liability of the indemnitee in a contract or agreement that is an "insured contract";
 - This insurance applies to such fiability assumed by the insured;
 - c. The obligation to defend, or the cost of the defense of, that indemnitee, has also been assumed by the insured in the same 'insured contract':
 - d. The allegations in the "suit" and the information we know about the "occurrence" are such that no conflict appears to exist between the interests of the insured and the interests of the indemnitee;
 - e. The indemnitee and the insured ask us to conduct and control the defense of that indemnitee against such "suit" and agree that we can assign the same counsel to defend the insured and the indemnitee; and

f. The indemnitee:

- (1) Agrees in writing to:
 - (a) Cooperate with us in the investigation, settlement or defense of the "suit":
 - (b) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the "suit";
 - (c) Notify any other insurer whose coverage is available to the incomnitee; and
 - -(d)-Gooperate—with—us—with—respect to coordinating other applicable insurance available to the indemnitee; and

The company located these documents in its business records. At this time, the company Copyright, Insurance Services and constitute a complete and accurate copy of the policy.

- (2) provides us with written authorization to:
 - (a) Obtain records and other information related to the "suit"; and
 - (b) Conduct and control the defense of the indemnitee in such "sult".

So long as the above conditions are met, attorneys tees incurred by us in the defense of that indemnitee. necessary litigation expenses incurred by us and necessary litigation expenses incurred by the indemnitee at our request will be paid as Supplementary Payments. Notwithstanding the provisions of Paragraph 2.b.(2) of Section 1 - Coverage A - Bodily Injury And Property Damage Liability, such payments will not be deemed to be damages for "bodily injury" and "property damage" and will not reduce the limits of insurance.

Our obligation to defend an insured's indemnitee and to pay for attorneys lees and necessary litigation expenses as Supplementary Payments ends when:

- a. We have used up the applicable limit of insurance in the payment of judgments or settlements; or
- b. The conditions set forth above, or the terms of the agreement described in Paragraph f. above, are no longer met.

SECTION (I - WHO IS AN INSURED

- If you are designated in the Declarations as:
 - a. An individual, you and your spouse are insureds, but only with respect to the conduct of a business of which you are the sole owner.
 - b. A partnership or joint venture, you are an insured. Your members, your partners, and their spouses are also insureds, but only with respect to the conduct of your business.
 - c. A limited liability company, you are an insured. Your members are also insureds, but only with respect to the conduct of your business. Your managers are insureds, but only with respect to their duties as your managers.
 - d. An organization other than a partnership, joint venture or limited liability company, you are an insured. Your 'executive officers' and directors are insureds, but only with respect to their duties as your officers or directors. Your stockholders are also insureds, but only with respect to their liability as stockholders.

- 2. Each of the following is also an insured:
 - Your "employees", other than either your "executive officers" (If you are an organization other than a partnership, joint venture or limited liability company) or your managers (if you are a limited liability company), but only for acts within the scope of their employment by you or while performing duties related to the conduct of your business. However, none of these 'employees' is an insured for:
 - (1) 'Bodily injury' or "personal and advertising injury :
 - (a) To you, to your partners or members (if you are a partnership or joint venture), to your members (if you are a limited liability company), or to a co-"employee" while that co-'employee' is either in the course of his or her employment or performing duties related to the conduct of your business;
 - (b) To the spouse, child, parent, brother or sister of that co-"employee" as a consequence of Paragraph (1)(a) above:
 - (c) For which there is any obligation to share damages with or repay someone else who must pay damages because of the injury described in Paragraphs (1)(a) or (b) above; or
 - (d) Arising out of his or her providing or failing to provide professional health care services.
 - (2) "Property damage" to property:
 - (a) Owned, occupied or used by.
 - (b) Rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by

you, any of your "employees", any partner or member (if you are a partnership or joint venture), or any member (if you are a limited liability company).

- b. Any person (other than your "employee"), or any organization while acting as your real estate
- c. Any person or organization having proper temporary custody of your property if you die, but only:
 - (1) With respect to liability ansing out of the maintenance or use of that property; and

The company located these documents in its business records. At this time, the company Copyright, Insurance Services ones in the services of the serv a complete and accurate copy of the policy.

- (2) Until your legal representative has been appointed.
- d. Your legal representative if you die, but only, with respect to duties as such. That representative will have all your rights and duties under this Coverage Part.
- 3. With respect to "mobile equipment" registered in your name under any motor vehicle registration law, any person is an insured while driving such equipment along a public highway with your permission. Any other person or organization responsible for the conduct of such person is also an insured, but only with respect to liability arising out of the operation of the equipment, and only it no other insurance of any kind is available to that person or organization for this liability. However, no person or organization is an insured with respect to:
 - "Bodlly Injury" to a co-'employee" of the person driving the equipment; or
 - b. "Property damage" to property owned by, rented to, in the charge of or occupied by you or the employer of any person who is an insured under this provision.
- 4. Any organization you newly acquire or form, other than a partnership, joint venture or limited liability company, and over which you maintain ownership or majority interest, will quality as a Named Insured if there is no other similar insurance available to that organization. However:
 - Coverage under this provision is afforded only until the 90th day after you acquire or form the organization or the end of the policy period, whichever is earlier:
 - b. Coverage A does not apply to "bodity injury" or "property damage" that occurred before you acquired or formed the organization; and
 - c. Coverage B does not apply to 'personal and advertising injury' arising out of an offense committed before you acquired or formed the organization.

No person or organization is an insured with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations.

SECTION III - LIMITS OF INSURANCE

- 1. The Limits of Insurance shown in the Declarations and the-rules-below-lix-the-most-we-will-pay-regardless-ofthe number of:
 - a. Insureds;
 - b. Claims made or "suits" brought; or
 - c. Persons or organizations making claims or bringing "suits".

- 2. The General Aggregate Limit is the most we will pay for the sum of:
 - a. Medical expense under Coverage C:
 - b. Damages under Coverage A, except damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard"; and
 - c. Damages under Coverage B.
- 3. The Products-Completed Operations Aggregate Limit is the most will pay under Coverage A for damages because of "bodily injury" and "property damage" included in the "products-completed operations hazard".
- Subject to 2, above, the Personal and Advertising Injury Limit is the most we will pay under Coverage B for the sum of all damages because of all "personal and advertising injury sustained by any one person or organization.
- 5. Subject to 2, or 3, above, whichever applies, the Each Occurrence Limit is the most we will pay for the sum
 - a. Damages under Coverage A; and
 - b. Medical expenses under Coverage C because of all 'bodily Injury' and 'property damage' arising out any one 'occurrence'.
- 6. Subject to 5. above, the Damage To Premises Rented To You Limit is the most we will pay under Coverage A for damages because of 'property damage' to any one premises, while rented to you, or in the case of damage by fire, while rented to you or temporarily occupied by you with permission of the owner.
- 7. Subject to 5. above, the Medical Expense Limit is the most we will pay under Coverage C for all medical expenses because of "bodily injury" sustained by any one person.

The Umits of Insurance of this Coverage Part apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

SECTION IV - COMMERCIAL GENERAL LIABILITY CONDITIONS

1. Bankruptcy

Bankruptcy or insolvency of the insured or of the insured's estate will not relieve us of our obligations under this Coverage Part.

The company located these documents in its business records. At this time, the company Copyright, Insurance Service Service Constitute a complete and accurate copy of the policy.

Duties in The Event Of Occurrence, Offense, Claim Or Sult

- a. You must see to it that we are notified as soon as practicable of an "occurrence" or an offense which may result in a claim. To the extent possible. notice should include:
 - (1) How, when and where the "occurrence" or offense took place;
 - (2) The names and addresses of any injured persons and witnesses; and
 - (3) The nature and location of any injury or damage arising out of the "occurrence" or offense.
- b. If a claim is made or "sult" is brought against any rinsured, you must:
 - (1) Immediately record the specifics of the claim or "suit" and the date received; and
 - (2) Notity us as soon as practicable.

You must see to it that we receive written notice of the claim or "suit" as soon as practicable.

- c. You and any other involved insured must:
 - (1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or "suit":
 - (2) Authorize us to obtain records and other information:
 - (3) Cooperate with us in the investigation or settlement of the claim or defense against the "suif"; and
 - (4) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the insured because of injury or damage to which this insurance may also apply.
- d. No insured will, except at that insured's own cost. voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.

3. Legal Action Against Us

No person or organization has a right under this Coverage Part:

- a. To join us as a party or otherwise bring us into a "suit" asking for damages from an insured; or
- b. To sue us on this Coverage Part unless all of its terms have been fully complied with.

A person or organization may sue-us to recover on an agreed settlement or on a final judgment against an insured obtained after an actual trial; but we will not be liable for damages that are not payable under the terms of this Coverage Part or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant's legal representative.

4. Other Insurance

If other valid and collectible insurance is available to the insured for a loss we cover under Coverages A or B of this Coverage Part, our obligations are limited as follows:

a. Primary insurance

This insurance is primary except when b. below If this insurance is primary, our obligations are not affected unless any of the other insurance is also primary. Then, we will share with all that other insurance by the method described in c. below.

b. Excess insurance

This insurance is excess over:

- (1) Any of the other insurance, whether primary, excess, contingent or on any other basis:
 - (a) That is Fire, Extended Coverage, Builder's Risk, Installation Risk or similar coverage for "your work";
 - (b) That is Fire insurance for premises rented to you or temporarily occupied by you with permission of the owner;
 - (c) That is insurance purchased by you to cover your liability as a tenant for "property damage" to premises rented to you or temporarily occupied by you with permission of the owner; or
 - (d) If the loss arises out of the maintenance or use of aircraft, "autos" or watercraft to the extent not subject to Exclusion g. of Section I - Coverage A - Bodily Injury And Property Damage Liability.
- (2) Any other primary insurance available to you covening liability for damages arising out of the premises or operations for which you have been added as an additional insured by attachment of an endorsement.

The company located these documents in its business records. At this time, the company Copyright, Insurance Services Constitute a complete and accurate copy of the policy.

When this insurance is excess, we will have no duty under Coverages A or B to defend the insured against any "sult" if any other insurer has a duty to defend the insured against that "suit". If no other insurer defends, we will undertake to do so, but we will be entitled to the insured's rights against all those other insurers.

When this insurance is excess over other insurance, we will pay only our share of the amount of the loss, if any, that exceeds the sum of:

- The total amount that all such other insurance would pay for the loss in the absence of this insurance; and
- (2) The total of all deductible and self-insured amounts under all that other insurance.

We will share the remaining loss, if any, with any other insurance that is not described in this Excess Insurance provision and was not bought specifically to apply in excess of the Limits of Insurance shown in the Declarations of this Coverage Part.

c. Method of Sharing

If all of the other insurance permits contribution by equal shares, we will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.

If any of the other insurance does not permit contribution by equal shares, we will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

5. Premium Audit

- We will compute all premiums for this Coverage Part in accordance with our rules and rates.
- b. Premium shown in this Coverage Part as advance premium is a deposit premium only. At the close of each audit period we will compute the earned premium for that period. Audit premiums are due and payable on notice to the first Named Insured. If the sum of the advance and audit premiums paid for the policy period is greater than the earned premium, we will return the excess to the first Named Insured.
- c.—The-first-Named-Insured-must-keep-records-of-the information we need for premium computation, and send us copies at such times as we may request.

6. Representations

By accepting this policy, you agree:

- The statements in the Declarations are accurate and complete;
- Those statements are based upon representations you made to us; and
- We have issued this policy in reliance upon your representations.

7. Separation Of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this Coverage Part to the first Named Insured, this Insurance applies:

- a. As if each Named Insured were the only Named Insured; and
- Separately to each insured against whom claim is made or 'suit' is brought.

8. Transfer Of Rights Of Recovery Against Others To

If the insured has rights to recover all or part of any payment we have made under this Coverage Part, those rights are transferred to us. The insured must do nothing after loss to impair them. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce them.

9. When We Do Not Renew

If we decide not to renew this Coverage Part, we will mail or deliver to the first Named Insured shown in the Declarations written notice of the nonrenewal not less than 30 days before the expiration date.

If notice is mailed, proof of mailing will be sufficient proof of notice.

SECTION V - DEFINITIONS

- "Advertisement" means a notice that is broadcast or published to the general public or specific market segments about your goods, products or services for the purpose of attracting customers or supporters.
- "Auto" means a land motor vehicle, trailer or semitrailer designed for travel on public roads, including any attached machinery or equipment. But "auto" does not include "mobile equipment".
- *Bodity injury* means bodity injury, sickness or disease sustained by a person, including death resulting from any of these at any time.
- 4. "Coverage territory" means:
 - The United States of America (including its territories and possessions). Puerto Rico and Canada;

The company located these documents in its business records. At this time, the company Copyright, Insurance Service Constitute a complete and accurate copy of the policy.

- b. International waters or airspace, provided the injury or damage does not occur in the course of travel or transportation to or from any place not included in a. above; or Į,
- c. All parts of the world if:
 - (1) The injury or damage arlses out of:
 - (a) Goods or products made or sold by you in the territory described in a. above; or
 - (b) The activities of a person whose home is in the territory described in a. above, but is away for a short time on your business; and
 - (2) The insured's responsibility to pay damages is determined in a "suit" on the merits, in the territory described in a. above or in a settlement we agree to.
- 5. "Employee" includes a "leased worker". "Employee" does not include a "temporary worker".
- 6. "Executive officer" means a person holding any of the officer positions created by your charter, constitution, by-laws or any other similar governing document.
- 7. "Hostile fire" means one which becomes uncontrollable or breaks out from where it was intended to be.
- "Impaired property" means tangible property, other than "your product" or "your work", that cannot be used or is less useful because:
 - It incorporates "your product" or "your work" that is known or thought to be defective, deficient, inadequate or dangerous; or
 - b. You have failed to fulfill the terms of a contract or agreement:

il such property can be restored to use by:

- a. The repair, replacement, adjustment or removal of "your product" or "your work"; or
- b. Your fulfilling the terms of the contract or agreement.
- Insured contract means:
 - a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire to premises while rented to you or temporarity occupied by you with permission of the owner is not an "insured contract";
 - b. A sidetrack agreement;
 - c. Any easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad:

- d. An obligation, as required by ordinance, to indemnity a municipality, except in connection with work for a municipality:
- An elevator maintenance agreement;
- That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another party to pay for "bodily injury" or "property damage" to a third person or organization. Fort liability means a liability that would be imposed by law in the absence of any contract or agreement.

Paragraph 1. does not include that part of any contract or agreement:

- (1) That indemnifies a railroad for "bodily injury" or "property damage" arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, roadbeds, tunnel, underpass or crossing:
- (2) That indomnilies an architect, engineer or surveyor for injury or damage arising out of:
 - (a) Preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings specifications; or
 - (b) Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage; or
- (3) Under which the insured, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the insured's rendering or failure to render professional services, including those listed in (2) above and supervisory, Inspection, architectural or engineering activities.
- 10. "Leased worker" means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your business. "Leased worker" does not include a "temporary worker".
- 11. "Loading or unloading" means the handling of properly:
 - After it is moved from the place where it is accepted for movement into or onto an aircraft, watercraft or "auto":
 - b. While it is in or on an aircraft, watercraft or fauto";

The company located these documents in its business records. At this time, the company Copyright, Insurance Services the motion that these documents constitute a complete and accurate copy of the policy.

- c. While it is being moved from an aircraft, watercraft or "auto" to the place where it is finally delivered;
- but "loading or unloading" does not include the movement of property by means of a mechanical device, other than a hand truck, that is not attached to the aircraft, watercraft or "auto".
- 12. "Mobile equipment" means any of the following types of land vehicles, including any attached machinery or
 - Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads:
 - b. Vehicles maintained for use solely on or next to premises you own or rent;
 - c... Vehicles that travel on crawler treads;
 - d. Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:
 - (1) Power cranes, shovels, loaders, diggers or drills; or
 - (2) Road construction or resurfacing equipment such as graders, scrapers or rollers;
 - e. Vehicles not described in a., b., c. or d. above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
 - (1) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or
 - (2) Cherry pickers and similar devices used to raise or lower workers;
 - 1. Vehicles not described in s., b., c. or d. above maintained primarily for purposes other than the transportation of persons or cargo.
 - However, self-propelled vehicles with the following types of permanently attached equipment are not "mobile equipment" but will be considered "autos":
 - (1) Equipment designed primarily for:
 - (a) Snow removal;
 - (b) Road maintenance, but not construction or resurtacing; or
 - (c) Street deaning;
 - (2) Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
 - (3) Air compressors, pumps and generators. including spraying, welding, building cleaning. geophysical exploration, lighting and well servicing equipment.

- 13. "Occurrence" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.
- 14. "Personal and advertising injury" means injury, including consequential 'bodily injury', arising out of one or more of the following offenses:
 - a. False arrest, detention or imprisonment;
 - b. Mallcious prosecution;
 - c. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor:
 - d. Oral or written publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services:
 - e. Oral or written publication of material that violates a person's right of privacy.
 - 1. The use of another's advertising idea in your "advertisement": or
 - g. Intringing upon another's copyright, trade dress or slogan in your "advertisement".
- 15, 'Pollutants'a means any solld, líquid, gaseous or thermal initiant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
- 16. "Products-completed operations hazard";
 - a. Includes all "bodity injury" and "property damage" occurring away from premises you own or rent and arising out of "your product" or "your work" except:
 - (1) Products that are still in your physical possession; or
 - (2) Work that has not yet been completed or abandoned. However, 'your work' will be deemed completed at the earliest of the following times:
 - (a) When all of the work called for in your contract has been completed.
 - (b) When all of the work to be done at the job site has been completed if your contract calls for work at more than one job site.
 - (c) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or suppontractor working on the same project.

The company located these documents in its business records. At this time, the company Copyright, Insurance Sergious West Certify that these documents constitute

a complete and accurate copy of the policy.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated, as completed.

- b. Does not include "bodily injury" or "property damage" arising out of:
 - (1) The transportation of property, unless the injury or damage arises out of a condition in or on a vehicle not owned or operated by you, and that condition was created by the "loading or unloading" of that vehicle by any insured:
 - (2) The existence of tools, uninstalled equipment or abandoned or unused materials; or
 - (3) Products or operations for which the classification, listed in the Declarations or in a policy schedule, states that productscompleted operations are subject to the General Aggregate Limit.

17. 'Property damage' means:

- a. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
- b. Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the "occurrence" that caused it.
- 18. "Suit" means a civil proceeding in which damages because of "bodily injury", "property damage", "personal and advertising injury" to which this insurance applies are alleged. "Suit" includes:
 - An arbitration proceeding in which such damages are claimed and to which the insured must submit or does submit with our consent; or
 - Any other alternative dispute resolution proceeding in which such damages are claimed and to which the insured submits with our consent.

19. Temporary worker" means a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions.

20, "Your product" means:

- a. Any goods or products, other than real property, manufactured, sold, handled, distributed or disposed of by:
 - (1) You;
 - (2) Others trading under your name; or
 - (3) A person or organization whose business or assets you have acquired; and
- Containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.

"Your product" includes:

- Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your product"; and
- The providing of or failure to provide warnings or instructions.

"Your product" does not include vending machines or other property rented to or located for the use of others but not sold.

21. "Your work" means:

- a. Work or operations performed by you or on your behalf; and
- Materials, parts or equipment furnished in connection with such work or operations.

"Your work" includes:

- a. Warranties or representations made at any time with respect to the fitness quality, durability, performance or use of "your work"; and
- The providing of or failure to provide warnings or instructions,

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL BROAD FORM COMMERCIAL GENERAL LIABILITY ENDORSEMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

This endorsement expands coverage provided under CG 00 01. You may use the index to locate these coverage features quickly:

INDEX

<u>SUBJECT</u>	PAGE
Coverage A (Bodily Injury and Property Damage)	2
01. Expected or Intended Injury	
02. Non-owned aircraft	2
03. Non-owned Watercraft	
04. Property Damage Liability - Borrowed Equipment	
05. Property Damage Liability - Elevators	
06. Fire, Lightning or Explosion Damage	
Coverage C (Medical Payments)	
07. Medical Payments	
Supplementary Payments - Coverages A and B	
08. Supplementary Payments	
Who is an Insured	
09. Additional Insureds by Contract, Agreement or Permit	
10. Additional Insured - Broad Form Vendors	
11. Broad Form Named Insured	
12. Newly Formed or Acquired Organizations	
13. Additional Insured - Volunteers	
Conditions	
14. Unintentional Failure to Disclose Hazards	
15. Duties in the Event of Occurrence, Offense, Claim or Suit	
16. Other Insurance - Primary Additional Insured	
Definitions	
17. Mental Anguish	
18. Incidental Malpractice Liability	b
19. Insured Contract	
20. Mobile Equipment Redefined	
Z E EBOUALAUO AOVEUSIO IUIUIV	,

COVERAGE A

1. EXPECTED OR INTENDED INJURY

Exclusion **a.** of **Section I - Coverage A** is replaced by the following:

a. "Bodily injury" or "property damage" expected or intended from the standpoint of the insured.

This exclusion does not apply to "bodily injury" or "property damage" resulting from the use of reasonable force to protect persons or property.

2. NON-OWNED AIRCRAFT

- a. Exclusion g. is changed so that Section I Coverage A applies to an aircraft that is:
 - (1) Hired, chartered or loaned with a paid crew; but
 - (2) Not owned by any insured.
- b. This Provision 2. does not apply if the insured has any other insurance for "bodily injury" or "property damage" liability that would also be covered under this provision, whether the other insurance is primary, excess, contingent or on any other basis. In that case, this Provision 2. does not provide any insurance.

3. NON-OWNED WATERCRAFT

- a. Exclusion g. of Section I Coverage A does not apply to any watercraft under 51 feet long that is neither:
 - (1) Owned by you; nor
 - (2) Being used to carry persons for a charge.
- **b.** This Provision **3.** applies to any person, who with your expressed or implied consent, either uses or is responsible for the use of the watercraft.
- c. This Provision 3. does not apply if the insured has any other insurance for "bodily injury" or "property damage" liability that would also be covered under this provision, whether the other insurance is primary, excess, contingent or on any other basis. In that case, this Provision 3. does not provide any insurance.

4. PROPERTY DAMAGE LIABILITY - BORROWED EQUIPMENT

a. Exclusion j. of Section I - Coverage A is amended as follows:

Paragraph (4) of this exclusion does not apply to "property damage" to borrowed equipment while not being used to perform operations at the job site.

b. The insurance afforded by reason of this Provision **4.** is excess over any other valid and collectible property insurance (including any deductible portion thereof) available to the insured whether primary, excess, contingent or on any other basis, and the **OTHER INSURANCE** condition is changed accordingly.

5. PROPERTY DAMAGE LIABILITY - ELEVATORS

The insurance for "property damage" liability is also subject to the following:

- a. Paragraphs (3) and (4) of exclusion j. of Section
 I Coverage A do not apply to the use of elevators.
- b. The insurance afforded by reason of this Provision 5. is excess over any valid and collectible property insurance (including any deductible portion thereof) available to the insured whether primary, excess, contingent or on any other basis, and the Other Insurance condition is changed accordingly.

6. FIRE, LIGHTNING OR EXPLOSION DAMAGE

- **a.** The word **fire** is changed to **fire**, **lightning or explosion** where it appears in:
 - (1) Paragraph 6. of Section III Limits Of Insurance; and
 - (2) Paragraph **b.** of the **Other Insurance** Condition.
- b. As respects the definition of "insured contract" in Section V - Definitions, as amended by this endorsement, Paragraph a. is replaced by the following:
 - a. A contract for a lease of premises;

Any coverage afforded by this replacement of Paragraph **a.** will be subject to Paragraph **6.** of **Section III - Limits Of Insurance**.

c. The last paragraph of Section I - Coverage A (after the exclusions) is replaced by the following:

Exclusions **c.** through **n.** do not apply to damage by fire, lightning or explosion to premises rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to this coverage as described in **Section III - Limits Of Insurance**.

d. The Limit of Insurance shown in the Declarations will apply to all damage proximately caused by the same event, whether such damage results from fire, lightning or explosion or any combination of the three.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the 2001007.98

- e. The Damage To Premises Rented To You Limit in Paragraph 6. of Section III Limits Of Insurance, is replaced by a new Damage To Premises Rented To You Limit, which will be subject to all of the terms of Section III Limits Of Insurance. The new Damage To Premises Rented To You Limit is the higher of:
 - (1) **\$300,000**; or
 - (2) The amount shown in the Declarations for Damages to Premises Rented to You Limit.
- f. This Provision 6. does not apply if coverage for Damage To Premises Rented To You, provided by Section I - Coverage A, is excluded either by the provisions of the Coverage Part or by endorsement.

COVERAGE C MEDICAL PAYMENTS

7. MEDICAL PAYMENTS

- a. In Paragraph a. (2) of the insuring agreement of Section I - Coverage C, one year is changed to three years.
- b. The Medical Expense Limit in Paragraph 7. of Section III - Limits Of Insurance is replaced by a new Medical Expense Limit, which will be subject to all the terms of Section III - Limits Of Insurance.

The new Medical Expense Limit is the higher of:

- (1) **\$10,000**; or
- (2) The amount shown in the Declarations for Medical Expense Limit.
- c. This Provision 7. does not apply if Coverage C. Medical Payments is excluded either by the provisions of the Coverage Part or by endorsement.

SUPPLEMENTARY PAYMENTS - COVERAGES A AND B

8. SUPPLEMENTARY PAYMENTS

In the Supplementary Payments - Coverages A And B Provision:

- a. The limit for the cost of bail bonds is changed from \$250 to \$1,000; and
- **b.** The limit for loss of earnings is changed from **\$100** a day to **\$500** a day.

WHO IS AN INSURED

9. ADDITIONAL INSUREDS BY CONTRACT, AGREEMENT OR PERMIT

- a. Section I Who Is An Insured is amended to include as an insured any person or organization with whom you agreed, because of a written contract or agreement or permit, to provide insurance such as is afforded under this policy, but only with respect to your operations, "your work" or facilities owned or used by you.
- b. This Provision 9. does not apply:
 - Unless the written contract or agreement has been executed or permit has been issued prior to the "bodily injury", "property damage" or "personal and advertising injury;
 - (2) To any person or organization included as an insured under Provision 10.; or
 - (3) To any person or organization included as an insured by an endorsement issued by us and made a part of this Coverage Part.
- **c.** When an engineer, architect or surveyor becomes an insured under Provision **9. a.**, the following additional exclusion applies:
 - "Bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of or the failure to render any professional services by or for you, including:
 - The preparing, approving, or failing to prepare or approve maps, shop drawings, opinions, reports, surveys, field orders. change orders, designs or specifications; and
 - (2) Supervisory, inspection, or engineering services.
- **d.** When a lessor of leased equipment becomes an insured under Provision **9. a.**, the following additional exclusions apply:
 - (1) To any "occurrence" which takes place after the equipment lease expires; or
 - (2) To "bodily injury" or "property damage" arising out of the sole negligence of the lessor.
- e. When owners or other interests from whom land has been leased become an insured under Provision 9. a., the following additional exclusions apply:
 - (1) Any "occurrence" which takes place after you cease to lease that land; or

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the Bolicayof 7

- (2) Structural alterations, new construction or demolition operations performed by or on behalf of the owners or other interests from whom land has been leased.
- **f.** When managers or lessors of premises become an insured under Provision **9. a.**, the following additional exclusions apply:
 - (1) Any "occurrence" which takes place after you cease to be a tenant in that premises; or
 - (2) Structural alterations, new construction or demolition operations performed by or on behalf of the manager or lessors of the premises.

10. ADDITIONAL INSURED - BROAD FORM VENDORS

Section II - Who Is An Insured is amended to include any person or organization with whom you agreed, because of a written contract or agreement to provide insurance, but only with respect to "bodily injury" or "property damage" arising out of "your products" which are distributed or sold in the regular course of the vendor's business, subject to the following additional exclusions:

- **a.** The insurance afforded the vendor does not apply to:
 - (1) "Bodily injury" or "property damage" for which the vendor is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages that the vendor would have in the absence of the contract or agreement;
 - (2) Any express warranty unauthorized by you;
 - (3) Any physical or chemical change in the product made intentionally by the vendor;
 - (4) Repackaging, unless unpacked solely for the purpose of inspection, demonstration, testing, or substitution of parts under instructions from the manufacturer, and then repackaged in the original container;
 - (5) Any failure to make such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products;
 - (6) Demonstration, installation, servicing or repair operations, except such operations performed at the vendor's premises in connection with the sale of the product;

- (7) Products which, after distribution or sale by you, have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the vendor.
- **b.** This insurance does not apply to any insured person or organization, from whom you have acquired such products, or any ingredient, part or container, entering into, accompanying or containing such products.
- c. This Provision 10. does not apply to any vendor included as an insured by an endorsement issued by us and made a part of this Coverage Part.
- d. This Provision 10. does not apply if "bodily injury" or "property damage" included within the "products-completed operations hazard" is excluded either by the provisions of the Coverage Part or by endorsement.

11. BROAD FORM NAMED INSURED

Section II - Who Is An Insured is amended by adding Paragraph **2. e.:**

2. e. Any subsidiary and subsidiary thereof, of yours which is a legally incorporated entity of which you own a financial interest of more than 50% of the voting stock on the effective date of the Coverage Part. The insurance afforded herein for any subsidiary not named in this Coverage Part as a named insured does not apply to injury or damage with respect to which an insured under this Coverage Part is also an insured under another policy or would be an insured under such policy but for its termination or the exhaustion of its limits of insurance.

12. NEWLY FORMED OR ACQUIRED ORGANIZATIONS

- a. In Paragraph 4. a. of Section II Who Is An Insured, 90th day is changed to 180th day.
- **b.** This Provision **12.** does not apply if coverage for newly formed or acquired organizations is excluded either by the provisions of the Coverage Part or by endorsement.

13. ADDITIONAL INSURED - VOLUNTEERS

a. Section II - Who Is An Insured is amended to include as an insured any person(s) who are volunteer worker(s) for you, but only while acting at the direction of, and within the scope of their duties for you.

However, none of these volunteer workers(s) are

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the 2001cy. 98

- (1) "Bodily injury", "property damage" or "personal and advertising injury" arising out of rendering or the failure to render professional services by a volunteer worker.
- (2) "Bodily injury" or "personal and advertising injury":
 - (a) To you, to your partners or members (if you are a partnership or joint venture), to your other volunteer worker(s) or to your "employees" arising out of and in the course of their duties for you;
 - (b) To the spouse, child, parent, brother or sister of your volunteer worker(s) or your "employees" as a consequence of Paragraph (2) (a) above; or
- (3) "Property damage" to property:
 - (a) Owned, occupied or used by,
 - (b) Rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by:

you, any of your other volunteer worker(s), your "employees" or if you are a partnership or joint venture, any partner or member.

- b. Exclusion 2. a. of Section I Coverage C is replaced by the following:
 - 2.a. To any insured, except volunteer workers.
- **c.** When used in this Provision **13.**, volunteer worker(s) means a person who is not paid a fee, salary or other compensation.

CONDITIONS

14. UNINTENTIONAL FAILURE TO DISCLOSE HAZARDS

It is agreed that based on our reliance on your representations as to existing hazards, if unintentionally you should fail to disclose all such hazards at the inception date of your policy, we shall not deny coverage under this Coverage Part because of such failure.

15. DUTIES IN THE EVENT OF OCCURRENCE, OFFENSE, CLAIM OR SUIT

- a. The requirement in Condition 2. a. of Section IV

 Commercial General Liability Conditions, that you must see to it that we are notified of an "occurrence" or offense applies only when the "occurrence" or offense is known to:
 - (1) You, if you are an individual;
 - (2) A partner, if you are a partnership;
 - (3) A manager, if you are a limited liability company; or

- (4) An "executive officer" or insurance manager, if you are a corporation.
- b. The requirement in Condition 2. b. that you must see to it that we receive notice of claim or "suit" will not be considered breached unless the breach occurs after such claim or "suit" is known to:
 - (1) You, if you are an individual;
 - (2) A partner, if you are a partnership;
 - (3) A manager, if you are a limited liability company; or
 - (4) An "executive officer" or insurance manager, if you are a corporation.

16. OTHER INSURANCE - PRIMARY ADDITIONAL INSURED

If the written contract or agreement or permit requires this insurance to be primary for any person or organization with whom you agree to include in **Section II - Who Is An Insured** the **Other Insurance** Condition is replaced by the following:

4. Other Insurance

If other valid and collectible insurance is available for a loss we cover under **Coverage A** of this Coverage Part, our obligations are limited as follows:

a. Primary Insurance

This insurance is primary. We will not seek contributions from other insurance available to the person or organization with whom you agree to include in Section II - Who Is An Insured, except when b. applies.

b. Excess Insurance

This insurance is excess over:

- (1) Any of the other insurance whether primary, excess, contingent or on any other basis:
 - (a) That is Fire, Extended Coverage, Builder's Risk, Installation Risk or similar coverage for "your work";
 - (b) That is Fire lightning or explosion insurance for premises rented to you; or temporarily occupied by you with permission of the owner;
 - (c) That is insurance purchased by you to cover your liability as a tenant for "property damage" to premises rented to you or temporarily occupied by you with permission of the owner; or

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the projecty of 7

- (d) If the loss arises out of the maintenance or use of aircraft, "auto" or watercraft to the extent not subject to Exclusion g. of Section I -Coverage A.
- (2) Any other primary insurance available to you covering liability for damages arising out of the premises or operations for which you have been added as an additional insured by attachment of an endorsement.

When this insurance is excess, we will have no duty under Coverage **A** or **B** to defend any claim or "suit" that any other insurer has a duty to defend. If no other insurer defends, we will undertake to do so, but we will be entitled to the insured's rights against all those other insurers.

When this insurance is excess over other insurance, we will pay only our share of the amount of the loss, if any, that exceeds the sum of:

- (1) The total amount that all such other insurance would pay for the loss in the absence of this insurance; and
- (2) The total of all deductible and selfinsured amounts under all that other insurance.

We will share the remaining loss, if any, with any other insurance that is not described in this excess Insurance provision and was not bought specifically to apply in excess of the Limits of Insurance shown in the Declarations of this Coverage Part.

c. Method of Sharing

If all the other insurance permits contribution by equal shares, we will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.

If any or the other insurance does not permit contribution by equal shares, we will contribute by limits. Under this method, each insurer's contribution is based on the ratio of its applicable limits of insurance of all insurers.

This Provision **16.** provides such insurance as is afforded under this policy, but only with respect to your operations, "your work" or facilities owned or used by you.

DEFINITIONS

17. MENTAL ANGUISH

The definition of "bodily injury" in **Section V** - **Definitions** is replaced by the following:

"Bodily injury" means bodily injury, sickness or disease sustained by a person, including mental anguish or death resulting from any of these at any time.

18. INCIDENTAL MALPRACTICE LIABILITY

- a. The definition of "bodily injury" in Section V Definitions is amended to include injury arising out of the rendering or failure to render medical or paramedical services to persons by any physician, dentist, nurse, emergency medical technician or paramedic who is employed by you to provide such services.
- b. Paragraph 2. a. (1) (d) of Section II Who Is An Insured does not apply to nurses, emergency medical technicians or paramedics referred to in a. above.
- c. Paragraph (1) of exclusion e. of Section I -Coverage A does not apply to injury to the emotions or reputation of a person arising out of rendering of such services.
- **d.** This Provision **18.** does not apply if you are engaged in the business or occupation of providing any services referred to in **a.** above.

19. INSURED CONTRACT

The definition of "insured contract" in **Section V - Definitions** is replaced by the following:

- 9. "Insured contract" means:
 - a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner is not an "insured contract;"
 - b. A sidetrack agreement;
 - c. Any easement or license agreement;
 - d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
 - e. An elevator maintenance agreement;

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the 2001007.98

SPECIAL BROAD FORM COMMERCIAL GENERAL LIABILITY ENDORSEMENT

f. That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the liability of another party to pay for "bodily injury" or "property damage" to a third person or organization.

Paragraph **f.** does not include that part of any contract or agreement:

- (1) That indemnifies an architect, engineer or surveyor for injury or damage arising out of:
 - (a) Preparing, approving or failing to prepare or approve maps, shop drawings, opinions, reports, surveys, field orders, change orders, drawings and specifications; or
 - (b) Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage;
- (2) Under which the insured, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the insured's rendering or failure to render professional services, including those listed in (1) above and supervisory, inspection, architectural or engineering activities.

20. MOBILE EQUIPMENT REDEFINED

Paragraph f. (1) (a) (b) (c) does not apply to self-propelled vehicles of less than 1000 pounds gross vehicle weight.

21. PERSONAL AND ADVERTISING INJURY

- **a.** The following is added to the "personal and advertising injury" definition:
 - h. Discrimination or humiliation that results in injury to the feelings or reputation of a natural person, but only if such discrimination or humiliation is:
 - (1) Not done intentionally by or at the direction of:
 - (a) The insured; or
 - (b) Any "executive officer", director, stockholder, partner or member of the insured; and
 - (2) Not directly or indirectly related to the employment, prospective employment or termination of employment of any person or persons by any insured.
- b. Paragraph h. of the definition "personal and advertising injury" of Section V - Definitions does not apply in the states of Kansas or Nebraska.
- c. This Provision 21. does not apply if Coverage B. Personal And Advertising Injury Liability is excluded either by the provisions of the coverage part or by endorsement.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EMPLOYMENT-RELATED PRACTICES EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. The following exclusion is added to Paragraph 2., Exclusions of Section I - Coverage A - Bodily Injury And Property Damage Liability:

This insurance does not apply to:

"Bodily injury" to:

- (1) A person arising out of any:
 - (a) Refusal to employ that person;
 - **(b)** Termination of that person's employment; or
 - (c) Employment-related practices, policies, acts or omissions, such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation or discrimination directed at that person; or
- (2) The spouse, child, parent, brother or sister of that person as a consequence of "bodily injury" to that person at whom any of the employment-related practices described in Paragraphs (a), (b), or (c) above is directed.

This exclusion applies:

- (1) Whether the insured may be liable as an employer or in any other capacity; and
- (2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

B. The following exclusion is added to Paragraph 2., Exclusions of Section I - Coverage B - Personal And Advertising Injury Liability:

This insurance does not apply to:

"Personal and advertising injury" to:

- (1) A person arising out of any:
 - (a) Refusal to employ that person;
 - **(b)** Termination of that person's employment; or
 - (c) Employment-related practices, policies, acts or omissions, such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation or discrimination directed at that person; or
- (2) The spouse, child, parent, brother or sister of that person as a consequence of "personal and advertising injury" to that person at whom any of the employmentrelated practices described in Paragraphs (a), (b), or (c) above is directed.

This exclusion applies:

- (1) Whether the insured may be liable as an employer or in any other capacity; and
- (2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

COMMERCIAL GENERAL LIABILITY COVERAGE PART - DECLARATIONS



POLICY NUMBER:

This COMMERCIAL GENERAL LIABILITY COVERAGE PART consists of:

- A. This Declarations:
- B. Commercial General Liability Schedule;
- C. Commercial General Liability Coverage Form; and
- D. Any Endorsements issued to be a part of this Coverage Part and listed below.

LIMITS OF INSURANCE

The Limits of Insurance, subject to all the terms of this Policy that apply, are:

Each Occurrence Limit

Damage to Premises Rented to You Limit - Any One Premises

Medical Expense Limit - Any One Person

Personal and Advertising Injury Limit

General Aggregate Limit, (other than Products-Completed Operations)

Products-Completed Operations Aggregate Limit

ADVANCE PREMIUM:

AUDIT PERIOD:

Except in this Declarations, when we use the word "Declarations" in this Coverage Part, we mean this "Declarations" or the "Common Policy Declarations."

Form Numbers of Coverage Forms, Endorsements and Schedules that are part of this Coverage Part:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CALIFORNIA CHANGES - ACTUAL CASH VALUE

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART COMMERCIAL CRIME COVERAGE PART COMMERCIAL INLAND MARINE COVERAGE PART COMMERCIAL PROPERTY COVERAGE PART FARM COVERAGE PART STANDARD PROPERTY POLICY

The following is added to any provision which uses the term actual cash value:

Actual cash value is calculated as the amount it would cost to repair or replace Covered Property, at the time of loss or damage, with material of like kind and quality, subject to a deduction for deterioration, depreciation and

obsolescence. Actual cash value applies to valuation of Covered Property regardless of whether that property has sustained partial or total loss or damage. The actual cash value of the lost or damaged property may be significantly less than its replacement cost.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CALIFORNIA CHANGES - CANCELLATION AND NONRENEWAL

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART
BUSINESSOWNERS POLICY
COMMERCIAL AUTO COVERAGE PART
COMMERCIAL CRIME COVERAGE PART*
COMMERCIAL GENERAL LIABILITY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART
FARM COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
PROFESSIONAL LIABILITY COVERAGE PART

*This endorsement does not apply to coverage provided for employee dishonesty (Coverage Form A), forgery or alteration (Coverage Form B), or public employee dishonesty (Coverage Forms O and P).

- A. Paragraphs 2. and 3. of the Cancellation Common Policy Condition are replaced by the following:
 - 2. All Policies in Effect For 60 Days Or Less:

If this policy has been in effect for 60 days or less, and is not a renewal of a policy we have previously issued, we may cancel this policy by mailing or delivering to the first Named Insured at the mailing address shown in the policy and to the producer of record, advance written notice of cancellation, stating the reason for cancellation, at least:

- a. 10 days before the effective date of cancellation if we cancel for:
 - (1) Nonpayment of premium; or
 - (2) Discovery of fraud or material misrepresentation by:
 - (a) Any insured or his or her representative in obtaining this insurance; or
 - (b) You or your representative in pursuing a claim under this policy.
- 30 days before the effective date of cancellation if we cancel for any other reason.

3. All Policies in Effect For More Than 60 Days

- a. If this policy has been in effect for more than 60 days, or is a renewal of a policy we issued, we may cancel this policy only upon the occurrence, after the effective date of the policy, of one or more of the following:
 - (1) Nonpayment of premium, including payment due on a prior policy we issued and due during the current policy term covering the same risks.
 - (2) Discovery of fraud or material misrepresentation by:
 - (a) Any insured or his or her representative in obtaining this insurance; or
 - (b) You or your representative in pursuing a claim under this policy.
 - (3) A judgment by a court or an administrative tribunal that you have violated a California or Federal law, having as one of its necessary elements an act which materially increases any of the risks insured against.
 - (4) Discovery of willful or grossly negligent acts or omissions, or of any violations of state laws or regulations establishing safety standards, by you

- or your representative, which materially increase any of the risks insured against.
- (5) Failure by you or your representative to implement reasonable loss control requirements, agreed to by you as a condition of policy issuance, or which were conditions precedent to our use of a particular rate or rating plan, if that failure materially increases any of the risks insured against.
- (6) A determination by the Commissioner of Insurance that the:
 - (a) Loss of, or changes in, our reinsurance covering all or part of the risk would threaten our financial integrity or solvency; or
 - (b) Continuation of the policy coverage would:
 - Place us in violation of California law or the laws of the state where we are domiciled: or
 - (ii) Threaten our solvency.
- (7) A change by you or your representative in the activities or property of the commercial or industrial enterprise, which results in a materially added, increased or changed risk, unless the added, increased or changed risk is included in the policy.
- b. We will mail or deliver advance written notice of cancellation, stating the reason for cancellation, to the first Named Insured, at the mailing address shown in the policy, and to the producer of record, at least:
 - 10 days before the effective date of cancellation if we cancel for a reason listed in Paragraph 3.a.(1) or 3.a.(2); or
 - (2) 30 days before the effective date of cancellation if we cancel for any other reason listed in Paragraph 3. a.
- B. The following provision is added to the Cancellation Common Policy Condition:

7. Residential Property

This provision applies to coverage on real property which is used predominantly for residential purposes and consisting of not more than four dwelling units, and to coverage on tenants' household personal property in a residential unit, if such coverage is written under one of the following:

Businessowners Policy

Commercial Property Coverage Part

Farm Coverage Part - Farm Property - Farm Dwellings, Appurtenant Structures And Household Personal Property Coverage Form

- a. If such coverage has been in effect for 60 days or less, and is not a renewal of coverage we previously issued, we may cancel this coverage for any reason, except as provided in b. and c. below.
- b. We may not cancel this policy solely because the first Named Insured has:
 - (1) Accepted an offer of earthquake coverage;
 - (2) Cancelled or did not renew a policy issued by the California Earthquake Authority (CEA) that included an earthquake policy premium surcharge.

However, we shall cancel this policy if the first Named Insured has accepted a new or renewal policy issued by the CEA that includes an earthquake policy premium surcharge but fails to pay the earthquake policy premium surcharge authorized by the CEA.

- c. We may not cancel such coverage solely because corrosive soil conditions exist on the premises. This restriction (c.) applies only if coverage is subject to one of the following, which exclude loss or damage caused by or resulting from corrosive soil conditions:
 - Businessowners Policy Businessowners Special Property Coverage Form;
 - (2) Commercial Property Coverage Part -Causes Of Loss - Special Form; or
 - (3) Farm Coverage Part Causes of Loss Form - Farm Property, Paragraph D. Covered Causes of Loss - Special.
- C. The following is added and supersedes any provisions to the contrary:

NONRENEWAL

 Subject to the provisions of Paragraphs C.2. and C.3. below, if we elect not to renew this policy, we will mail or deliver written notice stating the reason for nonrenewal to the first Named Insured shown in the Declarations and to the producer of record, at least 60 days, but not more than 120 days, before the expiration or anniversary date.

We will mail or deliver our notice to the first Named Insured, and to the producer of record, at the mailing address shown in the policy.

2. Residential Property

This provision applies to coverage on real property used predominantly for residential purposes and consisting of not more than four dwelling units, and to coverage on tenants' household property contained in a residential unit, if such coverage is written under one of the following:

Businessowners Policy

Commercial Property Coverage Part

Farm Coverage Part - Farm Property - Farm Dwellings, Appurtenant Structures And Household Personal Property Coverage Form.

- a. We may elect not to renew such coverage for any reason, except as provided in b., c. and d. below:
- b. We will not refuse to renew such coverage solely because the first Named Insured has accepted an offer of earthquake coverage.

However, the following applies only to insurers who are associate participating insurers as established by Cal. Ins. Code Section 10089.16. We may elect not to renew such coverage after the first Named Insured has accepted an offer of earthquake coverage, if one or more of the following reasons applies:

- (1) The nonrenewal is based on sound underwriting principles that relate to the coverages provided by this policy and that are consistent with the approved rating plan and related documents filed with the Department of Insurance as required by existing law;
- (2) The Commissioner of Insurance finds that the exposure to potential losses will threaten our solvency or place us in a hazardous condition. A hazardous condition includes, but is not limited to, a condition in which we make claims payments for losses resulting from an earthquake that occurred within the preceding two years and that required a reduction in policyholder surplus of at least 25% for payment of those claims; or
- (3) We have:
 - (a) Lost or experienced a substantial reduction in the availability or scope of reinsurance coverage; or
 - (b) Experienced a substantial increase in the premium charged for reinsurance coverage of our residential property insurance policies; and

the Commissioner has approved a plan for the nonrenewals that is fair and equitable, and that is responsive to the changes in our reinsurance position.

- c. We will not refuse to renew such coverage solely because the first Named Insured has cancelled or did not renew a policy, issued by the California Earthquake Authority that included an earthquake policy premium surcharge.
- d. We will not refuse to renew such coverage solely because corrosive soil conditions exist on the premises. This restriction (d.) applies only if coverage is subject to one of the following, which exclude loss or damage caused by or resulting from corrosive soil conditions:
 - (1) Businessowners Policy Businessowners Special Property Coverage Form;
 - (2) Commercial Property Coverage Part -Causes Of Loss - Special Form; or
 - (3) Farm Coverage Part Causes Of Loss Form - Farm Property, Paragraph D. Covered Causes Of Loss - Special.
- We are not required to send notice of nonrenewal in the following situations:
 - If the transfer or renewal of a policy, without any changes in terms, conditions, or rates, is between us and a member of our insurance group.
 - b. If the policy has been extended for 90 days or less, provided that notice has been given in accordance with Paragraph C.1.
 - c. If you have obtained replacement coverage, or if the first Named Insured has agreed, in writing, within 60 days of the termination of the policy, to obtain that coverage.
 - d. If the policy is for a period of no more than 60 days and you are notified at the time of issuance that it will not be renewed.
 - e. If the first Named Insured requests a change in the terms or conditions of risks covered by the policy within 60 days of the end of the policy period.
 - f. If we have made a written offer to the first Named Insured, in accordance with the timeframes shown in Paragraph C.1., to renew the policy under changed terms or conditions or at an increased premium rate, when the increase exceeds 25%.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CYBER-FLEX AMENDMENT OF COVERAGE

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. The following replaces Section I - Coverage B Personal And Advertising Injury Liability:
COVERAGE B PERSONAL AND ADVERTISING
INJURY LIABILITY

1. Insuring Agreement.

- a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "personal and advertising injury" to which this insurance applies. We will have the right and duty to defend any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "personal and advertising injury" to which this insurance does not apply. We may, at our discretion, investigate any offense and settle any claim or "suit" that may result. But:
 - (1) The amount we will pay for damages is limited as described in Section III Limits Of Insurance; and
 - (2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverage A or B or medical expenses under Coverage C.
 - No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments Coverages **A** And **B**.
- b. This insurance applies to "personal and advertising injury" caused by an offense arising out of your business;
 - but only if the offense was committed in the "coverage territory" during the policy period.

2. Exclusions.

This insurance does not apply to:

- a. "Personal and advertising injury":
 - (1) Caused by an offense committed by, at the direction or with the consent or acquiescence of the insured with the expectation of inflicting "personal and advertising injury";
 - (2) Arising out of oral, written or electronic publication of material, if done by or at the direction of the insured with knowledge of its falsity;
 - (3) Arising out of oral, written or electronic publication of material whose first publication took place before the beginning of the policy period;
 - **(4)** Arising out of a criminal act committed by or at the direction of the insured;
 - (5) For which the insured has assumed liability in a contract or agreement. This exclusion does not apply to liability for damages that the insured would have in the absence of the contract or agreement;
 - (6) Arising out of any breach of contract, except an implied contract to use another's "advertising idea" in your "advertisement" or on "your web site";
 - (7) Arising out of the failure of goods, products or services to conform with any statement of quality or performance made in your "advertisement" or on "your web site";

- **(8)** Arising out of the wrong description of the price of goods, products or services;
- (9) Arising out of any violation of any intellectual property rights, such as patent, trade secret, trademark, trade name, service mark or other designation of origin or authenticity.

However, this exclusion does not apply to infringement, in your "advertisement" or on "your web site", of

- (a) copyright;
- (b) slogan, unless the slogan is also a trademark, trade name, service mark; or other designation of origin or authenticity; or
- (c) title of any literary or artistic work.
- (10)Committed by an insured whose business is
 - (a) advertising, broadcasting, publishing, telecasting;
 - **(b)** designing or determining content of web sites, for others; or
 - (c) an internet search, access, content or service provider.

However, this exclusion does not apply to Subparagraphs **a.**, **b.** and **c.** of the definition of "personal and advertising injury" in Paragraph **B.5.** of this endorsement.

For the purposes of this exclusion, placing an "advertisement" for or linking to others on "your web site", by itself, is not considered the business of advertising, broadcasting, publishing or telecasting;

(11) Arising out of the violation of a person's right of privacy created by any state or federal act.

However, this exclusion does not apply to liability for damages that the insured would have in the absence of such state or federal act:

- (12)Arising out of a violation of any anti-trust
- (13) Arising out of the fluctuation in price or value of any stocks, bonds or other securities:
- (14)Arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants" at any time;

- **b.** Any loss, cost or expense arising out of any:
 - (1) Request, demand, or order that any insured or others test for, monitor, cleanup, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants"; or
 - (2) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of "pollutants";

B. Section V - Definitions is changed as follows:

 The definition of "advertisement" is replaced by the following:

"Advertisement" means the widespread public dissemination of information or images that has the purpose of inducing the sale of goods, products or services through:

- a. (1) Radio;
 - (2) Television;
 - (3) Billboard:
 - (4) Magazine;
 - (5) Newspaper;
 - (6) The Internet; or
- **b.** Any other publication that is given widespread public distribution.

However, "advertisement" does not include the design, printed material, information or images contained in, on or upon the packaging or labeling of any goods or products.

- 2. The following definition is added.
 - "Advertising idea" means any idea for an "advertisement".
- **3.** The definition of "coverage territory" is replaced by the following:

"Coverage territory" means:

- a. The United States of America (including its territories and possessions), Puerto Rico and Canada;
- b. International waters or airspace, but only if the injury or damage occurs in the course of travel or transportation between any places included in a. above; or
- **c.** All other parts of the world if the injury or damage arises out of:
 - (1) Goods or products made or sold by you in the territory described in a. above:

- (2) The activities of a person whose home is in the territory described in a. above, but who is away for a short time on your business; or
- (3) "Personal and advertising injury" offenses that take place through the Internet or similar electronic means of communication:

provided the insured's responsibility to pay damages is determined in the United States of America (including its territories and possessions), Puerto Rico or Canada, in a suit on the merits according to the substantive law in such territory, or in a settlement we agree to.

- **4.** The definition of "personal and advertising injury" is replaced by the following:
 - "Personal and advertising injury" means injury, including consequential "bodily injury", arising out of one or more of the following offenses:
 - **a.** False arrest, detention or imprisonment;
 - **b.** Malicious prosecution;
 - c. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies committed by or on behalf of its owner, landlord or lessor;

- d. Oral, written or electronic publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
- e. Oral, written or electronic publication, including unauthorized access, of material that violates a person's right of privacy;
- f. Copying, in your "advertisement" or on "your web site", a person's or organization's "advertising idea" or style of "advertisement";
- g. Infringement of copyright, slogan, or title of any literary or artistic work, in your "advertisement" or on "your web site";
- **5.** The following definition is added:

"Your web site" means a web page or set of interconnected web pages prepared and maintained by you, or by others on your behalf, that is accessible over an internet.



AMENDMENT OF DEFINITION – PROPERTY DAMAGE

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

The definition of "property damage" in the **Section V – Definitions** is replaced by the following:

- 17. "Property damage" means:
 - a. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
 - b. Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the "occurrence" that caused it;

As used in this definition, computerized or electronically stored data, programs or software are not tangible property.

COMMERCIAL GENERAL LIABILITY SCHEDULE



POLICY NUMBER:

Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.

RATING CLASSIFICATIONS

QUICK REFERENCE COMMERCIAL GENERAL LIABILITY COVERAGE PART OCCURRENCE

READ YOUR POLICY CAREFULLY

DECLARATIONS PAGES

Named Insured and Mailing Address Policy Period Description of Business and Location Coverages and Limits of Insurance

Beginning on Page

SECTION I - COYERAGES		_
Coverage A - Bodily Injury	Insuring Agreement.	
and Property Damage Liability	LACIUSIOI B.	
Coverage B - Personal and	Insuring Agreement	4
Advertising Injury Liability	Exclusions	4
Coverage C ~	Insuring Agreement	Б
Medical Payments	Exclusions	5
Supplementary Payments		5
SECTION III - LIMITS OF INSURANCE .		7
SECTION IV - COMMERCIAL GENERAL	LIABILITY CONDITIONS	7
Benkruptcy		7
Duties in The Event Of Occurrence,	Claim or Suit	7
	100 of Cale to the control of the total procedure and an experience of the control of the contro	
Separation of Insureds		g
	linst Others To Us	
SECTION V - DEFINITIONS		8
COMMON POLICY CONDITIONS		

Cancellation
Changes
Examination of Your Books and Records
Inspections and Surveys
Premiums
Transfer of Your Rights and Duties under this Policy

ENDORSEMENTS

These form numbers are shown on the Coverage Part-Declarations Page or on the Common Policy Declarations Page.

Form HC 70 01 03 90 Printed in U.S.A. (NS)

Copyright Hartford Fire Insurence Company, 1990

(Includes copyrighted material of insurance Services Office withese documents in its its permission. Copyright, Insurance Services Office withese documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.



IMPORTANT NOTICE TO POLICYHOLDERS

COMMERCIAL GENERAL LIABILITY COVERAGE CHANGES

AMENDMENT OF DEFINITION – PROPERTY DAMAGE ENDORSEMENT CYBER-FLEX AMENDMENT OF COVERAGE ENDORSEMENT

If any one or more of the above endorsements are part of your Hartford policy, this notice applies to you. Please read it carefully.

THIS IMPORTANT NOTICE IS NOT YOUR POLICY. IT MERELY DESCRIBES SOME OF THE MAJOR FEATURES OF THE REVISED COMMERCIAL GENERAL LIABILITY COVERAGE PROVIDED BY YOUR POLICY.

CHANGES DESCRIBED BELOW ARE GENERAL IN NATURE. YOUR POLICY MAY CONTAIN FURTHER CHANGES OR MODIFICATIONS MAKING IT NECESSARY TO CLOSELY READ YOUR POLICY. ONLY THE PROVISIONS OF YOUR POLICY DETERMINE THE SCOPE OF YOUR INSURANCE PROTECTION.

SOME OF THE CHANGES INTRODUCED BY THE ABOVE ENDORSEMENTS INCLUDE:

Amendment of Definition - Property Damage Endorsement:

This endorsement clarifies that computerized or electronically stored data, programs or software are not tangible property.

Cyber-Flex Amendment Of Coverage Endorsement:

This endorsement amends your Personal And Advertising Injury Liability coverage in the following ways:

Broadenings in Coverage

The definition of "covered territory" has been amended to address "personal and advertising injury" offenses on a worldwide basis.

Unauthorized access to information that violates a person's right of privacy, is a covered offense within the Personal and Advertising Injury definition.

The definition of "Advertisement" has been amended so that it specifically includes the internet as an advertising medium.

Added a new definition for "your web site".

Clarifications In Coverage

Clarification was added to the exclusion regarding media type businesses that placing an ad for others or a link to others, does not make you an advertiser or publisher.

Electronic communication has been incorporated into the "personal and advertising injury" definition and exclusions so that electronic publication of material is addressed, along with oral or written.

Restrictions in Coverage

Amended the intellectual property exclusion to apply to any intellectual property, including patents and trade secrets except for intellectual property specifically provided for in this policy.

Added various internet services to the list of excluded media businesses.

Added an exclusion for statutorily based privacy protections.

PLEASE CONTACT YOUR AGENT OR BROKER FOR FURTHER INFORMATION.



IMPORTANT NOTICE TO POLICYHOLDERS COMMERCIAL PROPERTY COVERAGE

THIS IMPORTANT NOTICE IS NOT YOUR POLICY. IT DESCRIBES SOME OF THE MAJOR FEATURES OF THE REVISED PROPERTY COVERAGE THAT IS BEING PROVIDED BY YOUR POLICY. READ THE POLICY CAREFULLY TO DETERMINE YOUR RIGHTS, DUTIES, AND WHAT IS AND IS NOT COVERED. ONLY THE PROVISIONS OF THE POLICY DETERMINE THE ACTUAL COVERAGE PROVIDED BY YOUR INSURANCE POLICY.

THE CHANGES DESCRIBED BELOW ARE GENERAL IN NATURE. THE COVERAGE FORMS THEMSELVES CONTAIN A SIGNIFICANT NUMBER OF CHANGES FROM THOSE FORMS WHICH COMPOSED YOUR POLICY ON A PRIOR RENEWAL. IT IS ESSENTIAL THAT YOU CAREFULLY READ YOUR POLICY.

PLEASE CONTACT YOUR AGENT OR BROKER FOR FURTHER INFORMATION

SOME SIGNIFICANT CHANGES INCLUDED IN THE REVISED COVERAGE FORMS:

POLLUTANT CLEAN UP AND REMOVAL

The Pollutant Clean up and Removal Additional Coverage has been clarified to state that "coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of pollutants, with the exception of testing performed in the course of the cleanup operation."

INTERIOR DAMAGE TO BUILDINGS AND PERSONAL PROPERTY

Under form CP 10 30, Special Causes of Loss, Limitation C.1.c. is expanded to state that" the interior of any building or structure or personal property inside the building or structure is not covered for damage resulting from rain, snow, sleet, ice, sand or dust, whether driven by wind or not, unless the building or structure first sustains damage by a Covered Cause of Loss to its roof or walls through which the rain, snow, sleet, ice sand or dust enters."

VACANCY

A distinction is being made between a tenant and building owner for the purpose of determining vacancy. If you are a building owner, the Vacancy provision will now apply if 70% or more of the square footage of the building is not rented or used to conduct business operations. If you are a tenant, the Vacancy provision will apply only when the unit or suite you occupy does not contain sufficient business personal property to conduct customary operations. In either of these

situations, if the building where loss or damage occurs has been vacant for more than 60 days before that loss or damage occurs, we will not pay loss or damage that occurs from:

Vandalism:

Sprinkler Leakage, unless you have protected the system against freezing;

Building Glass Breakage;

Water Damage;

Theft; or

Attempted Theft.

Covered causes of loss not listed above will be covered but the amount we would otherwise pay you will be reduced by 15%

ORDINANCE OR LAW

If your policy includes Ordinance or Law Coverage, form CP 0405, the limit of insurance for Demolition Cost and Increased Cost of Construction will be a separate limit whereas on the expiring policy, it was included in the building limit

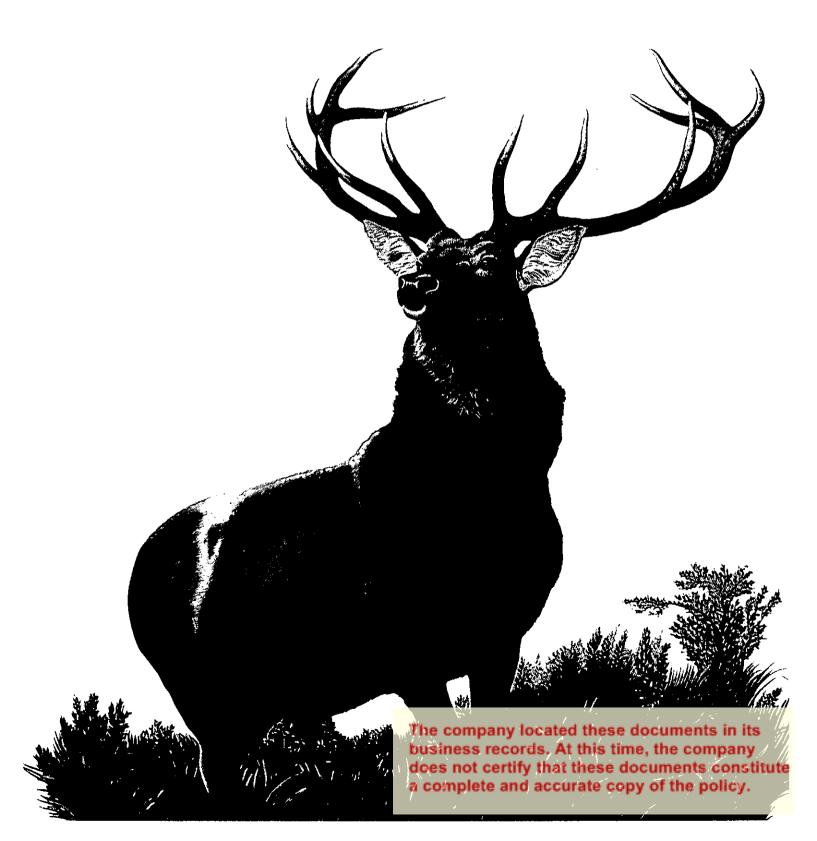


IMPORTANT NOTICE TO POLICYHOLDERS REDUCTION OF COVERAGE

TITLE OF FORM:	
ORM NUMBER:	

THE FORM CITED ABOVE HAS BEEN ADDED TO YOUR POLICY AND HAS THE EFFECT OF REDUCING YOUR INSURANCE COVERAGE. YOU SHOULD REVIEW YOUR POLICY AND CONTACT YOUR HARTFORD AGENT OR YOUR BROKER IF YOU HAVE ANY QUESTIONS.

Special Multi-Flex POLICY From The Hartford





43 08

INSURER:

GLHARTFORD INSURANCE GROUP

UUC

POLICY NO.: 72 UUC GL0843 COMMON POLICY DECLARATIONS

ITEM

NAMED INSURED AND MAILING ADDRESS:

EXCELLO PLATING COMPANY, INC.

4057 GOODWIN AVE

LOS ANGELES 90039

(LOS ANGELES COUNTY)

2. POLICY PERIOD:

11/11/98 11/11/99 FROM TO

3. AGENT'S OR BROKER'S CODE: 250999 RECORDS RETENTION - PERMANENT

AGENT'S OR BROKER'S NAME: EICHBERG ASSOCIATES INC

PREVIOUS POLICY NO.: NEW

AUDIT PERIOD: NON-AUDITABLE

NAMED INSURED IS: 5. CORPORATION

DESCRIPTION OF YOUR BUSINESS: METAL GOODS MFG

PROPERTY COMPANY CODE: G

GENERAL LIABILITY COMPANY CODE: 3

SELECT CUSTOMER

POLICY STATUS: ACTIVE

LOB LEVEL OF SUPPORT: CP-S, GL-S AUDIT: (5*) GL ,(5) CP

DIRECT ACCOUNT BILL NUMBER:

MARKET SEGMENTATION - 380

AUTOMATICALLY BOOKED

FACE SHEET TERMINAL ID: R072R74S PAGE 10/29/98 72 UUC GL0843 (11/11/99)



UUCGL0843-72199912/31/9999



*EXCELLO PLATING COMPANY, INC.



10675

This SPECIAL MULTI-FLEX POLICY is provided by the insurance company(s) of The Hartford Insurance Group, shown below.

COMMON POLICY DECLARATIONS

POLICY NUMBER: 72 UUC GL0843

Named Insured and Mailing Address:

EXCELLO PLATING COMPANY, INC.

(No., Street, Town, State, Zip Code)

4057 GOODWIN AVE

LOS ANGELES

CA 90039

(LOS ANGELES COUNTY)

Policy Period:

11/11/98 To 11/11/99 From

12:01 A.M., Standard time at your mailing address shown above.

In return for the payment of the premium, and subject to all of the terms of this policy, we agree with you to provide insurance as stated in this policy. The Coverage Parts that are a part of this policy are listed below. The Advance Premium shown may be subject to adjustment.

Total Advance Premium:

\$3,827.00

Coverage Part and Insurance Company Summary

Advance Premium

COMMERCIAL PROPERTY HARTFORD INSURANCE COMPANY OF THE MIDWEST HARTFORD PLAZA HARTFORD, CT 06115

\$2,683.00

COMMERCIAL GENERAL LIABILITY HARTFORD CASUALTY INSURANCE COMPANY HARTFORD PLAZA HARTFORD, CT 06115

\$1,144.00

Form Numbers of Coverage Parts, Forms and Endorsements that are a part of this policy and that are not listed in the Coverage Parts.

HM0001 IH00170295 IL00211194 IL02700897 HP00100295 HC00100295 G-3185-0

Agent/Broker Name: EICHBERG ASSOCIATES INC

Countersigned by

This policy is not binding unless countersigned by our This 9200 PROVING these documents in its business records. At this time, the company does not certify that these documents constitute a/completered accurate copy of the policy.

COMMERCIAL PROPERTY COVERAGE PART - DECLARATIONS



POLICY NUMBER: 72 UUC GL0843

This COMMERCIAL	PROPERTY	COVERAGE PART	consists of:
-----------------	----------	---------------	--------------

- A. This Declarations:
- B. Commercial Property Conditions: and

C. Coverage Form(s), Causes of Loss Form(s) and any Endorsements and Schedules listed below.
DEDUCTIBLE
\$
X Optional Deductible Form applies. (SEE FORM HP0301)
Multiple Deductible Form applies.
Optional Windstorm or Hail Deductible Applies.
ADVANCE PREMIUM: \$2,683.00 AUDIT PERIOD: NOT SUBJECT TO AUDIT
MORTGAGE HOLDER(S)

Except in this Declarations, when we use the word "Declarations" in this Coverage Part, we mean this "Declarations" or the "Common Policy Declarations."

Form Numbers of Coverage Forms, Causes of Loss Forms, Endorsements and Schedules that are a part of this Coverage Part:

HP99011185 CP00900788 HP19051185T HP99021185 TH10010986 CP00100695 CP00300695 HP15051295 CP10300695 CP10350695 HP03011185 HP04320192

COMMERCIAL PROPERTY - SCHEDULE OF PREMISES AND COVERAGES PROVIDED



POLICY NUMBER: 72 UUC GL0843

The limits of insurance shown below are subject to all the terms of this policy that apply.

PREMISES

1 BUILDING

DESCRIPTION OF PREMISES

LOCATION:

4057 GOODWIN AVE

LOS ANGELES, CA 90039 (LOS ANGELES COUNTY)

CONSTRUCTION: BLOCK

OCCUPANCY:

METAL GOODS MFG

BUSINESS INCOME INCLUDING "RENTAL VALUE"

LIMIT OF INSURANCE

\$200,000

CAUSES OF LOSS FORM(S):

SPECIAL (CP1030)

ADDITIONAL EXCLUSIONS:

WATERCRAFT (CP1035)

COVERAGE FORM : CP0030

OPTIONAL COVERAGE(S):

(SEE COVERAGE FORM)

MONTHLY LIMIT OF INDEMNITY:

1/4

YOUR BUSINESS PERSONAL PROPERTY

LIMIT OF INSURANCE

\$566,000

COINSURANCE PERCENTAGE

90%

CAUSES OF LOSS FORM(S):

SPECIAL (CP1030)

ADDITIONAL EXCLUSIONS:

WATERCRAFT (CP1035)

COVERAGE FORM:

CP0010

OPTIONAL COVERAGE(S):

(SEE COVERAGE FORM)

REPLACEMENT COST (INCLUDING STOCK) .

COMMERCIAL PROPERTY - SCHEDULE OF PREMISES AND COVERAGES PROVIDED (Continued)

POLICY NUMBER: 72 UUC GL0843

ADDITIONAL COVERAGES

SPICE FOR METALWORKERS (HP0432)

POLICY NUMBER: 72 UUC GL0843



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

OPTIONAL DEDUCTIBLE

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM BUILDERS' RISK COVERAGE FORM CONDOMINIUM ASSOCIATION COVERAGE FORM CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM TOBACCO SALES WAREHOUSES COVERAGE FORM

SCHEDULE

Deductible: \$1000

The dec	ductible shown above applies	separately to each:			
	(Indicate one by X)	Cocurrence	Premises	"Item"	
As used	d in this endorsement, "Item"	means each item of Cover	red Property for which a	separate value is shown.	
Excepti	ions to the above:				

The deductible provision in the coverage forms shown above is replaced by the following:

DEDUCTIBLE

We will not pay for loss or damage until the amount of loss or damage exceeds the deductible shown in the schedule of the Optional Deductible form. We will then pay the applicable Limit of Insurance.

We will not pay for loss or damage exceeds the deductible shown in the schedule of the Optional Deductible form. We will then pay the applicable Limit of Insurance.

But the optional Deductible shown in the schedule of the Optional Deductible shown in the schedule of the Optional Deductible form. We will then pay the applicable Limit of Insurance.

does not certify that these documents constitute a complete and accurate copy of the policy.

COMMERCIAL GENERAL LIABILITY COVERAGE PART - DECLARATIONS



POLICY NUMBER: 72 UUC GL0843

This COMMERCIAL GENERAL LIABILITY COVERAGE PART consists of:

- A. This Declarations:
- B. Commercial General Liability Schedule:
- C. Commercial General Liability Coverage Form; and
- D. Any Endorsements issued to be a part of this Coverage Part and listed below.

LIMITS OF INSURANCE

The Limits of Insurance, subject to all the terms of this Policy that apply, are:

Each Occurrence Limit	\$1,000,000
Fire Damage Limit - Any One Fire	\$300,000
Medical Expense Limit - Any One Person	\$10,000
Personal and Advertising Injury Limit	\$1,000,000
General Aggregate Limit, (other than Products-Completed Operations)	\$1,000,000
Described Consolidad Consolidad Activities	

Products-Completed Operations Aggregate Limit

ADVANCE PREMIUM: \$1,144.00

AUDIT PERIOD: NOT SUBJECT TO AUDIT

Except in this Declarations, when we use the word "Declarations" in this Coverage Part, we mean this "Declarations" or the "Common Policy Declarations."

Form Numbers of Coverage Forms, Endorsements and Schedules that are part of this Coverage Part:

HC70010390 CG00010196 CG21041185 CG21471093 HC26001093 HC12101185T

COMMERCIAL GENERAL LIABILITY SCHEDULE



POLICY NUMBER: 72 UUC GL0843

Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.

RATING CLASSIFICATIONS

DESCRIPTION OF HAZARDS:

PREMISES/OPERATIONS COVERAGE

REFER TO:

COMMERCIAL GENERAL LIABILITY COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO:

001/001

TERR: 003

LOCATION:

4057 GOODWIN AVE

LOS ANGELES 90039 CA.

CLASSIFICATION CODE NUMBER

AND DESCRIPTION: ELECTROPLATING

52547

PREMIUM AND RATING BASIS:

GROSS SALES

PER 1,000

EXPOSURE:

600,000

RATE:

1.9060

ADVANCE PREMIUM:

1,144.00

TOTAL ADVANCE PREMIUM:

1,144.00

POLICY INFORMATION

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

PRODUCER CODE AND NAME:

250999 EICHBERG ASSOCIATES INC 3 HARTFORD CASUALTY INSURANCE COMPANY COMPANY CODE AND NAME:

EFFECTIVE DATE: 11/11/98 EXPIRATION DATE: 11/11/99 SMF PROGRAM: INDUSTRIAL AUDIT PERIOD: NON-AUDITABLE

LIMITS OF LIABILITY	 PREMIUM
PREMISES/OPERATIONS \$ 1,000,000 EACH OCCUR \$ 1,000,000 AGGR	\$ 1,144.00
TOTAL PREMIUM	\$ 1,144.00

POLICY # 72UUCGL0843 CONTROL # 001 TERM ID R072R74S PROCESS DATE 10/29/98 OPER INITIALS CEJ AAR PREV POL # NEW

GENERAL LIABILITY DETAIL

PAGE 1

POLICY NUMBER: PRIMARY STATE: 72 UUC GL0843

CA

EFFECTIVE DATE: 11/11/98 MARKET SEGMENTATION: 380

STATE RATING MODIFICATION FACTORS AND COMMISSION:

STATE

CA

SMF FILED/GUIDE MOD

.85

NORMAL LINE COMMISSION

18.0

CLASS INFORMATION

PREMISES/OPERATIONS (SUBLINE 334)

CLASS CODE: 52547

STATE: CA

CLASS DESCRIPTION ELECTROPLATING

PREMISES/OPERATIONS (SUBLINE 334)

STATE: CA

TERR: 003

PRMS: 001

BLDG: 001

ZIP CODE: 90032 CLASS CODE: 52547

ELECTROPLATING

PREMIUM BASIS: GROSS SALES

RATING BASIS: PER 1000

 $(*A)1.771 \times (D)1.49 \times (K).85 \times (FW).85 = (P)1.906 \times ((Q)600,000 / 1000) =$

1,144.00

GRAND TOTAL

1,144.00

KEYS:

* = OVERRIDE

A = BASE RATE

D = INCR. LIMIT FACTOR

K = SMF FILED/GUIDE MOD P = FINAL RATE

Q = EXPOSURE

FW = COMPANY DEV FACTOR

POLICY #

72UUCGL0843

CONTROL # 001 TERM ID

PROCESS DATE 10/29/98 OPER INITIALS CEJ AAR PREV POL #

R072R74S NEW

POLICY INFORMATION

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

250999 PRODUCER CODE AND NAME: EICHBERG ASSOCIATES INC

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC COMPANY CODE AND NAME: G HARTFORD INSURANCE COMPANY OF THE MIDWEST

POLICY EFFECTIVE DATE: 11/11/98 POLICY EXPIRATION DATE: 11/11/99

AUDIT PERIOD: NON AUDITABLE

MULTI-FLEX PROGRAM:

INDUSTRIAL

BUS PERSONAL PROPERTY

DED \$1000

COVERED PROPERTY CA	USE OF LOSS	AMT-OF-INS	PER CAUSE OF LOSS PREMIUM
BUS PERSONAL PROPERTY	GRPI/GRPII	566,000	1,262.00
	SPECIAL	566,000	566.00
BUSINESS INCOME	GRPI/GRPII	200,000	622.00
	SPECIAL	200,000	106.00
TARGET SPICE			\$127.00
TOTAL PREMIUM			\$2,683.00
ONE YEAR POLICY			\$2,683.00

POLICY # 72UUCGL0843 CONTROL # 001 TERM ID R072R74S PROCESS DATE 10/29/98 OPER INITIALS CEJ AAR PREV POL #

PAGE: 001

POLICY NUMBER:

72 UUC GL0843

EFFECTIVE DATE:

11/11/98

PRIMARY STATE CA

STATE RATING MODIFICATION FACTORS AND COMMISSIONS

STATE(S)

PREFERRED RISK PLAN MOD: .750 SMF FILED/GUIDE MOD: .650 NORMAL LINE COMMISSION: 18.0 TIME-ELEMENT-COMMISSION: 18-0-

DED EACH OCCURRENCE 1000

PREMISES/BUILDING RATING DETAIL

SPC RT YR TYPE OF POLICY PROT RI GRP I/II CSP CSP ZIP PLAN BLT CD DESCRIPTION CLASS CD CONST CLASS TERR CODE 02 2-MASONRY 6850 620 90039

PREMISES 001 BUILDING 001

STATE: CA

BCEG GRADE 99 (CODE 99)

COUNTRYWIDE LCM: 1.712

BUSINESS INCOME (INCL RENTAL VALUE)

DISTRICT AREA LO25 RISK ID 032020

GROUP I MONTHLY LIMIT 1/4 (MFG/MINING)

(C) $.347 \times (D) .785 \times (DB) 1.710 \times (U) .750 \times (K) .650 = (P) .227 \times (Q) 200,000 =$

454.00

GROUP II SYM B

(B).101 X (ER)1 X (DB)1.710 X (U).750 X (K).650 =

 $(P).084 \times (Q)200,000 =$ 168.00

SPECIAL

(A) $.108 \times (U) .750 \times (K) .650 = (P) .053 \times (Q) 200,000$

106.00

C = SPECIFIC RATE KEYS:

D = RATE ADJUSTMENT

DB= MONTHLY LIMIT FACTOR

U = PREFERRED RISK FACTOR

K = SMF FILED/GUIDE MOD

P = FINAL RATE

Q = LIMIT OF LIABILITY

B = CLASS RATE

ER= BCEG FCTR

A = BASE RATE

72UUCGL0843 POLICY # CONTROL # 001 TERM ID R072R74S PROCESS DATE 10/29/98 OPER INITIALS CEJ AAR PREV POL #

EFFECTIVE DATE:

11/11/98

PAGE: 002

PREMISES/BUILDING RATING DETAIL

PREMISES 001 BUILDING 001 (CONT)

BCEG GRADE 99 (CODE 99)

POLICY NUMBER:

COUNTRYWIDE LCM: 1.712

YOUR BUSINESS PERSONAL PROPERTY FN 002

DISTRICT AREA L025 RISK ID 032020

GROUP I COINS 90 PCT COMM

(C) $.555 \times (D) .785 \times (F) .950 \times (G) .900 \times (U) .750 \times$

 $(K).650 = (P).182 \times (Q)566,000 =$ 1,030.00

GROUP II SYM B

(B).101 X (ER)1 X (F).950 X (G).870 X (U).750 X

 $(K).650 = (P).041 \times (Q)566,000 =$ 232.00

SPECIAL (CL LIMIT 15000) RATE GROUP 02 TERR 01

(A)1,933 X (E).389 / (CW)566,000 + ((N).109 X (F).950) = (CY).236 X (G).870 X (U).750 X (K).650

= (P).100 X (Q)566,000 =566.00

TARGET SPICE BPP

 $1,828 \times .050 =$ 91.00

TARGET SPICE TE

 $728 \times .050 =$ 36.00

> GRAND TOTAL = 2,683.00

C = SPECIFIC RATE

F = COINSURANCE ADJ

U = PREFERRED RISK FACTOR

P = FINAL RATE

B = CLASS RATE

A = BASE RATE

CW= COMBINED LIMITS

CY= RATE

D = RATE ADJUSTMENT

G = DEDUCTIBLE CREDIT

K = SMF FILED/GUIDE MOD

Q = LIMIT OF LIABILITY

ER= BCEG FCTR

E = TERRITORIAL MULT

 \bar{N} = THEFT FCTR

POLICY # 72UUCGL0843 CONTROL # 001 TERM ID R072R74S PROCESS DATE 10/29/98 OPER INITIALS CEJ AAR PREV POL #



POLICY INFORMATION

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC

EFFECTIVE DATE: 11/11/1998 EXPIRATION DATE: 11/11/1999

AUDIT PERIOD: NON AUDITABLE

PROPERTY G 2,683.00 GENERAL LIABILITY 3 1,144.00

TOTAL POLICY PREMIUM

3,827.00

DIRECT ACCOUNT BILL NUMBER: 42519968A

POLICY # 72UUCGL0843 CONTROL PROCESS DATE 10/29/98 OPER INITIALS

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC

EFFECTIVE DATE: 11/11/98

STPROP B&M MARINE GEN-LIAB AUTO-LIAB PHYS-DAM BOND BURG

4 \$2,556 \$1,144

POLICY # 72UUCGL0843 CONTROL # 001 TERM ID R072R74S PROCESS DATE 10/29/98 OPER INITIALS CEJ AAR PREV POL #

PREMISE/BUILDING RECAP

PAGE 01

POLICY INFORMATION

NAME INSURED: EXCELLO PLATING COMPANY, INC. PRODUCER CODE AND NAME: 250999 EICHB EICHBERG ASSOCIATES INC

EFFECTIVE DATE: 11/11/1998

PRMS BLDG ----- STREET ----- STATE

001 001 4057 GOODWIN AVE LOS ANGELES CA

(LOB) PROP GL

POLICY # 72UUCGL0843 CONTROL # 001 TERM ID R072R74S PROCESS DATE 10/29/98 OPER INITIALS CEJ AAR PREV POL #

HC26001093

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

POLICY NO: 72 UUC GL0843

PRODUCER'S NAME: EICHBERG ASSOCIATES INC

PRODUCER'S CODE: 250999

POLICY PERIOD: FROM 11/11/98 TO 11/11/99

DIRECT ACCOUNT BILL NUMBER: 42519968A

TRANSACTION TYPE: NEW BUSINESS

TOTAL ANNUAL PREMIUM

LOB

\$3,827.00

TOTAL ANNUAL PREMIUM COMMISSION PERCENTAGE

COMMISSION BREAKDOWN

	PROPERTY	ėn 600 AA	10.0
	GL	\$2,683.00	18.0
	TOTAL:	\$1,144.00	18.0
	TUTAL:	\$3,827.00	
3	FORM	,	TITLE
HM0001	0295	POLICY FRONT COVER	
HM00100	0295	COMMON POLICY DECLA	RATIONS -UUC
IH00170	0295	COMMON POLICY CONDI	
IL00211	1194		ILITY EXCLUSION ENDORSEMENT
IL02700	0897	CALIFORNIA CHANGES	- CANCELLATION AND NONRENEWAL
HP99011	L185		MERCIAL PROPERTY COVERAGE
HP00100)295	COMMERCIAL PROPERTY	COVERAGE PART - DECLARATIONS
CP00900	788	COMMERCIAL PROPERTY	
HP19051	L185T	COMMERCIAL PROPERTY	SCHEDULE OF PREMISES AND
		COVERAGES PROVIDED	
HP99021		REMOVAL PERMIT	
IH10010		PERILS SPECIFICALLY	
CP00100		BUILDING AND PERSON	AL PROPERTY COVERAGE FORM
CP00300)695	BUSINESS INCOME (ANI	D EXTRA EXPENSE)
		COVERAGE FORM	
HP15051	L295	ELIMINATION OF BUSIN	NESS INCOME WAITING
		PERIOD	
CP10300		CAUSES OF LOSS - SPI	
CP10350		WATERCRAFT EXCLUSION	
HP03011	-	OPTIONAL DEDUCTIBLE	
HP04320	192		TY INSURANCE COVERAGE
		ENDORSEMENT FOR META	
HC70010	390		MERCIAL GENERAL LIABILITY
		COVERAGE PART- OCCU	
HC00100	1295		LIABILITY COVERAGE PART-
0000011	1100	DECLARATIONS	
CG00010			LIABILITY COVERAGE FORM
CG21041			COMPLETED OPERATIONS HAZARD
CG21471		EMPLOYMENT-RELATED	PRACTICES EXCLUSION

business records. At this time, the company 1 (CONT does not certify that these documents constitute PRODUCER'S FACT SHEET PAGE 10/29/98 72 UUC GL0843 (11/11/99) a complete and accurate copy of the policy.

GENERAL LIABILITHE COMPANY ocated these documents in its

SPECIAL BROAD FORM COMMERCIAL

PRODUCER'S FACT SHEET (CONTINUED)

CG21471093 HC26001093 EMPLOYMENT-RELATED PRACTICES EXCLUSION

SPECIAL BROAD FORM COMMERCIAL -

GENERAL LIABILITY ENDORSEMENT

HC12101185T G-3185-0 COMMERCIAL GENERAL LIABILITY SCHEDULE

POLICY BACK COVER

STUFFER/NOTICE

TITLE

POLICY NO: 72UUCGL0843

100722

TOTAL ACCOUNT BILLING SYSTEM

PRODUCER'S FACT SHEET PAGE 2 10/29/98 72 UUC GL0843 (11/11/99)



DATE: AUGUST 20, 1999

POLICY NUMBER: 072 UUC GL0843

RENEWAL DATE: 19991111

YOUR HARTFORD AGENT: EICHBERG ASSOCIATES INC

AGENCY CODE:

250999

INSURED: EXCELLO PLATING COMPANY, INC.

ADDRESS: 4057 GOODWIN AVE

LOS ANGELES CA 90039

DEAR HARTFORD POLICYHOLDER:

ADVANCE RENEWAL NOTICE - CENTURY/DATE CHANGES

STATE LAW PROVIDES THAT POLICYHOLDERS RECEIVE ADVANCE NOTICE OF ANY CHANGES OR REDUCTIONS IN COVERAGE APPLICABLE TO THEIR RENEWAL POLICY. THIS NOTICE IS INTENDED TO PROVIDE YOU, AS A VALUED HARTFORD INSURED, WITH INFORMATION CONCERNING CENTURY/DATE CHANGES TO ASSIST YOU IN MAKING AN INFORMED CHOICE REGARDING YOUR CONTINUED INSURANCE COVERAGE.

THE FOLLOWING EXCLUSION ENDORSEMENT(S) WILL BE ATTACHED TO YOUR RENEWAL POLICY, AS IDENTIFIED BY AN (X) BELOW:

()	()	IHU935 OR PC1017 EXCLUSION OF CERTAIN COMPUTER RELATED LOSSES
()	CG2160 EXCLUSION - YEAR 2000 COMPUTER-RELATED AND OTHER ELECTRONIC PROBLEMS
()	CG2162 EXCLUSION - YEAR 2000 COMPUTER-RELATED AND OTHER ELECTRONIC PROBLEMS - WITH EXCEPTION FOR BODILY INJURY ON YOUR PREMISES
()	MS9922 EXCLUSION OF CERTAIN COMPUTER RELATED LOSSES
PLE BEL		REFER TO THE ATTACHED EXPLANATORY NOTICE(S), AS IDENTIFIED BY AN (X)
()	()	G-3203 - POLICYHOLDER NOTICE
()	G-3196 - POLICYHOLDER NOTICE
()	G-3204 - POLICYHOLDER NOTICE
()	MS7000 - POLICYHOLDER NOTICE

IMPORTANT: IN ADDITION TO THIS NOTICE, YOU MAY ALSO RECEIVE OTHER NOTICES
CONCERNING YOUR RENEWAL POLICY COVERAGE AND/OR PREMIUM WHICH DO NOT
RELATE TO CENTURY/DATE CHANGES.
IF YOU HAVE ANY QUESTIONS ABOUT THE RENEWALLESS YOUR FALL OF THE COMPANY
INSURANCE PROGRAM, PLEASE CONTACT YOUR FARM TO THE THE PROGRAM OF THE PROGRAM OF THE POLICY.

THE HARTFORD

0192

REPORT LO6870CW THE HARTFORD INSURANCE GROUP CONSOLIDATED OUTPUT PAGE: 001

RUN DATE: 06/04/1999

4 d, 705.
NM 22-99

RENEWAL NOTICE

POLICY NO: 72 UUC GL0843 EXP. DATE: 11/11/1999

PRODUCER CODE; 250999

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

MAILING ADDRESS: 4057 GOODWIN AVE

LOS ANGELES

CA 90039

SERVICING OFFICE: 72

DDUCER NAME: EICHBERG ASSOCIATES INC

NE: 4404 AUDIT: 5 STATUS: PROFIT CODE:

REASON FOR REFERRAL: FRE

SELECT CUSTOMER POLICY

LOB LEVEL OF SUPPORT: CP-S-G, GL-S-3

SRVC EXPEDITER: NN-NN-PS-CC

POLICY STATUS: ACTIVE - POLICYWRITTEN

POLICY INFO:

DA RISK ID : PRMS 001 - L025 032020 TABS - ACCOUNT BILL NUMBER 42519968A

MANUAL SCRATCH FORMS

BPP WITH SPECIAL

IFY AUDIT TERM

MSI CODE 380

HARTFORD CASUALTY INS CO

HARTFORD INS CO OF MIDWEST

ZIP CODE REQUIRED

CP-Y2K-IH0935/G3203

ANN EXP PREM \$ 4187.00

STATE(S) COVERED: CA

does not certify that these documents constitute

The company located these documents in its business records. At this time, the company a complete and accurate copy of the policy.

POLICYHOLDER NOTICE - C. ZIFORNIA

Date: 09/07/99

Policy Number: 72 UUC GL0843

Named Insured:: Excello Plating Company, Inc.

4057 Goodwin Ave.

Los Angeles, Ca. 90039

Renewal Date: 11/11/99

Your Hartford Agent: Eichberg Associates Inc - 250999



()	Hartford	Fire	Insurance	Com	pany	y
---	---	----------	------	-----------	-----	------	---

- () Hartford Casualty Ins. Co.
- () Hartford Accident and Indemnity Co.
- () Hartford Underwriters Ins. Co.
- () Twin City Fire Insurance Co.
- (x) Hartford Ins. Co. of the Midwest

We would like to renew the coverage you currently have with The Hartford.

The Robbins-Brown Insurance Consumer Reform Act requires that policyholders receive advance notice of any reductions in coverage applicable to their renewal policy and of any premium increase of more than 25%. This notice is intended to provide you, as a valued Hartford insured, with information to assist you in making an informed choice regarding your continued insurance coverage.

We want to continue to provide your insurance coverage. This is our offer to renew your policy, conditioned upon the changes indicated by an (X) below:

- () Based on the most current information known to us, we have determined that your renew premium will increase by more than 25% from the annual premium for your current policy. Additional information about your renewal premium will be provided upon request.
- (X) After review by our underwriters, we have determined that your renewal policy will provide coverage on a more limited basis than your present contract. The coverage restrictions are identified by an (x) below.
 - () Increase in Deductible to:
 - () Reduction in Limits to:
 - (x) Reduction in Coverage to: "THE COMMERCIAL PROPERTY COVERAGE HAS CHANGES.
 ATTACHED FORM G-3211 DESCRIBES THE MAJOR CHANGES."
 - () Other:

If you have any questions about this notice or your overall insurance program, please contact your ITT Hartford agent or broker as listed above. We are anxious to help in fulfilling your insurance needs.

This Notice complies with section 678.1 of the California Insurance Code. Our offer to renew your coverage expires 35 days after the date of this Notice. Acceptance of this offer to renew should be made through your Hartford agent or broker indicated above. If you do not accept our offer, this Notice is our Notice to you of the non-renewal of your policy, effective 11/11/99. (This date reflects any extension of your policy required under California Law.)

Form IH 70 24 11 95

43 08

INSURER:

GL

HARTFORD INSURANCE GROUP

UUC

CHANGE NO. 002

CHANGE EFF DATE: 11/11/98

POLICY NO.: 72 UUC GL0843 COMMON POLICY DECLARATIONS

Prem

1. NAMED INSURED AND

MAILING ADDRESS:

EXCELLO PLATING COMPANY, INC.

4057 GOODWIN AVE

LOS ANGELES CA 90039

(LOS ANGELES COUNTY)

2. POLICY PERIOD:

FROM 11/11/98

11/11/99

3. AGENT'S OR BROKER'S CODE: 2

250999

RECORDS RETENTION - PERMANENT

TO

AGENT'S OR BROKER'S NAME: EICHBERG ASSOCIATES INC

PREVIOUS POLICY NO.:

NEW

4. AUDIT PERIOD: NON-AUDITABLE

15. NAMED INSURED IS: CORPORATION

6. DESCRIPTION OF YOUR BUSINESS: METAL GOODS MFG

PROPERTY COMPANY CODE: G

GENERAL LIABILITY COMPANY CODE: 3

SELECT CUSTOMER

POLICY STATUS: ACTIVE

LOB LEVEL OF SUPPORT: CP-S, #GL-S

AUDIT: (5*) GL ,(5) CP

DIRECT ACCOUNT BILL NUMBER: 42519968A

MARKET SEGMENTATION - 380

AUTOMATICALLY BOOKED

FACE SHEET TERMINAL ID: R072R80S PAGE 1 12/08/98 72 UUC GL0843 (11/11/99)

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

08605



UUCGL0843-72199912/31/9999



*EXCELLO PLATING COMPANY, INC.



POLICY CHANGES

This endorsement forms a part of the Policy numbered below:

POLICY NUMBER: 72 UUC GL0843

CHANGE NUMBER: 002

Policy Change Effective Date: 11/11/98

Named insured: EXCELLO PLATING COMPANY, INC.

EICHBERG ASSOCIATES INC Producer's Name:

Pro Rata Factor: 1,000

Description of Change(s):

ADDITIONAL PREMIUM DUE AT THE CHANGE EFFECTIVE DATE: \$28.00

GENERAL LIABILITY

POLICY IS CHANGED AS PER THE ATTACHED

POLICY LIMITS ARE CHANGED AS PER THE ATTACHED

FORM NUMBERS OF COVERAGE PARTS AND ENDORSEMENTS ADDED TO THIS POLICY AT ENDORSEMENT ISSUE:

HC12111185 (APPLIES TO HM0010)

FORM NUMBERS OF COVERAGE PARTS AND ENDORSEMENTS REVISED AT ENDORSEMENT ISSUE:

HC00100295 (APPLIES TO HM0010)

THIS ENDORSEMENT WILL NOT BE BINDING UNLESS COUNTERSIGNED BY OUR AUTHORIZED REPRESENTATIVE.

Countersigned by

The company located these documents in its Authorized Regress records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

UW COPY Form HM 12 01 01 91T Printed in U.S.A.

90980



COMMERCIAL GENERAL LIABILITY COVERAGE PART - DECLARATIONS



POLICY NUMBER: 72 UUC GL0843

CHANGE NUMBER: 002

This COMMERCIAL GENERAL LIABILITY COVERAGE PART consists of:

- A. This Declarations:
- B. Commercial General Liability Schedule;
- C. Commercial General Liability Coverage Form; and
- D. Any Endorsements issued to be a part of this Coverage Part and listed below.

LIMITS OF INSURANCE

The Limits of Insurance, subject to all the terms of this Policy that apply, are:

Each Occurrence Limit	\$1,000,000
Fire Damage Limit - Any One Fire	\$300,000
Medical Expense Limit - Any One Person	\$10,000
Personal and Advertising Injury Limit	\$1,000,000
General Aggregate Limit, (other than Products-Completed Operations)	\$2,000,000
Products-Completed Operations Aggregate Limit	\$2,000,000

ADVANCE PREMIUM: \$1,504.00

AUDIT PERIOD: NOT SUBJECT TO AUDIT

Except in this Declarations, when we use the word "Declarations" in this Coverage Part, we mean this "Declarations" or the "Common Policy Declarations."

Form Numbers of Coverage Forms, Endorsements and Schedules that are part of this Coverage Part:

HC70010390 HC12111185T CG00010196

CG21471093

HC26001093

HC22030891

EXCLUSION-DESIGNATED PRODUCTS IH12011185 FORM CG2133115 ATTACHED

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SCHEDULE CHANGES



POLICY NUMBER: 72 UUC GL0843

CHANGE NUMBER: 002

It is agreed that the Schedule (Form HC 12 10) is changed as follows:

THE FOLLOWING IS CHANGED:

DESCRIPTION OF HAZARDS:

PREMISES/OPERATION COVERAGE

REFER TO:

80980

430301

COMMERCIAL GENERAL LIABILITY COVERAGE PART (FORM HC 00 10)

PRMS/BLDG NO:

001/001

TERR: 003

LOCATION:

4057 GOODWIN AVE

LOS ANGELES

CA 90039

CLASSIFICATION CODE NUMBER

AND DESCRIPTION:

52547

ELECTROPLATING

PREMIUM AND RATING BASIS:

GROSS SALES

PER 1,000

EXPOSURE:

600,000

RATE:

1.9320

ANNUAL PREMIUM:

1,159.00

PREMIUM CHANGE:

15.00 AP

DESCRIPTION OF HAZARDS:

PRODUCTS/COMPLETED OPERATIONS COVERAGE

REFER TO:

COMMERCIAL GENERAL LIABILITY COVERAGE PART (FORM HC 00 10)

PRMS/BLDG NO:

001/001

LOCATION:

4057 GOODWIN AVE

LOS ANGELES

CA 90039

CLASSIFICATION CODE NUMBER

PREMIUM AND RATING BASIS:

AND DESCRIPTION:

52547

ELECTROPLATING

GROSS SALES

PER 1,000

EXPOSURE:

40,000

RATE:

1.2320

ANNUAL PREMIUM:

345.00 MP

13.00 AP PREMIUM CHANGE:

The company located these documents in its business records. At this time, the company

does not certify that these documents constitute

a complete and accurate copy of the policy.

*010007291

SCHEDULE CHANGES (Continued)

POLICY NUMBER: 72 UUC GL0843

TOTAL PREMIUM CHANGE FOR THIS POLICY CHANGE:

28.00 AP

POLICY INFORMATION

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

EICHBERG ASSOCIATES INC PRODUCER CODE AND NAME: 250999

3 HARTFORD CASUALTY INSURANCE COMPANY COMPANY CODE AND NAME:

POLICY EFFECTIVE DATE: 11/11/98 POLICY EXPIRATION DATE: 11/11/99 AUDIT PERIOD: NON-AUDITABLE TRANS EFFECTIVE DATE: 11/11/98

TRANSACTION TYPE: ENDORSEMENT CHANGE NO: 002

LIMITS OF LIABILITY	PRE	MUIN
	\$	15.00 AP
\$ 1,000,000 EACH OCCUR \$ 2,000,000 AGGR PRODUCTS/COMPLETED OPERATIONS	\$	13.00 AP
\$ 1,000,000 EACH OCCUR \$ 2,000,000 AGGR		
TOTAL PREMIUM CHANGE:	\$	28.00 AP

POLICY # 72UUCGL0843 CONTROL # 003 TERM ID R072R80S PROCESS DATE 12/08/98 OPER INITIALS MCM AAR PREV POL #

GENERAL LIABILITY DETAIL

PAGE 1

POLICY NUMBER:

72 UUC GL0843

TRANS EFF DATE: 11/11/98

CHANGE NO.: PRIMARY STATE:

002 CA

MARKET SEGMENTATION: 380

STATE RATING MODIFICATION FACTORS AND COMMISSION:

STATE

SMF FILED/GUIDE MOD NORMAL LINE COMMISSION

.85 18.0

CLASS-INFORMATION

PREMISES/OPERATIONS (SUBLINE 334)

CLASS CODE: 52547

STATE: CA

CLASS DESCRIPTION

ELECTROPLATING

PRODUCTS/COMPLETED OPERATIONS (SUBLINE 336)

CLASS CODE: 52547

STATE: CA

CLASS DESCRIPTION ELECTROPLATING

PREMISES/OPERATIONS (SUBLINE 334)

STATE: CA

TERR: 003

PRMS: 001

BLDG: 001

ZIP CODE: 90032 CLASS CODE: 52547

ELECTROPLATING

PREMIUM BASIS: GROSS SALES

RATING BASIS: PER 1000

PREVIOUS $(ZA)1,144.00 \times (T)1.000 =$

1,144.00

 $(*A)1.771 \times (D)1.51 \times$ REVISED (K).85

(FW) .85 = (P) 1.932 ((Q) 600,000 / 1000) (ZA) 1,159.00 X (T) 1.000 =

1,159.00

DIFFERENCE

15.00 AP

PRODUCTS/COMPLETED OPERATIONS (SUBLINE 336)

STATE: CA

PRMS: 001

RATING BASIS: PER 1000

BLDG: 001

47.00

ELECTROPLATING

CLASS CODE: 52547

PREMIUM BASIS: GROSS SALES

PREVIOUS $(ZA)47.00 \times (T)1.000 =$

KEYS:

* = OVERRIDE

A = BASE RATE

D = INCR. LIMIT FACTOR

K = SMF FILED/GUIDE MOD

P = FINAL RATE

O = EXPOSURE

T = PRO RATE FACTOR

FW = COMPANY DEV FACTOR

ZA = FINAL PREMIUM

POLICY #

72UUCGL0843 CONTROL # 003 TERM ID R072R80S PROCESS DATE 12/08/98 OPER INITIALS MCM AAR PREV POL # NEW

72 UUC GL0843

TRANS EFF DATE:

11/11/98

CHANGE NO .:

002

PREV PR/CO OPS MPD (STD) (ZB) $285.00 \times (T) 1.000 =$

285.00

49.00

REVISED (A).840 X (D)2.03 X (K).85

 $(FW).85 = (P)1.232 \times (Q)40,000$ $1000) = (ZA)49.00 \times (T)1.000 =$

296.00 REV PR/CO OPS MPD (STD) (ZB) 296.00 X (T) 1.000 =

> DIFFERENCE 13.00 AP

TOTAL PREMIUM CHANGE 28.00 AP

KEYS:

A = BASE RATE

D = INCR. LIMIT FACTOR

K = SMF FILED/GUIDE MOD

P = FINAL RATE

Q = EXPOSURE

T = PRO RATE FACTOR

FW = COMPANY DEV FACTOR

ZA = FINAL PREMIUM

ZB = MIN PREM DIFFERENCE

POLICY # 72UUCGL0843 CONTROL # 003 TERM ID R072R80S 12/08/98 OPER INITIALS MCM AAR PREV POL # PROCESS DATE NEW



POLICY INFORMATION

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC

POLICY EFFECTIVE DATE: 11/11/1998 POLICY EXPIRATION DATE: 11/11/1999

TRANS EFFECTIVE DATE: 11/11/98 AUDIT PERIOD: NON AUDITABLE

TRANSACTION_TYPE: _ENDORSEMENT____CHANGE_NO.:___002___

--- COVERAGE PART --- -- COMPANY CODE --- PREMIUM ----

GENERAL LIABILITY 3 28.00 AP

TOTAL PREMIUM CHANGE: 28.00 AP

DIRECT ACCOUNT BILL NUMBER: 42519968A

POLICY # 72UUCGL0843 CONTROL # PROCESS DATE 12/08/98 OPER INITIALS M

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

POLICY NO: 72 UUC GL0843

EICHBERG ASSOCIATES INC PRODUCER'S NAME:

PRODUCER'S CODE: 250999

POLICY PERIOD: FROM 11/11/98 TO 11/11/99 TRANS EFF DATE: 11/11/98

DIRECT ACCOUNT BILL NUMBER: 42519968A

CHANGE NO. 002 TRANSACTION TYPE: ENDORSEMENT

ΑP ENDORSEMENT PREMIUM \$28.00

ENDORSEMENT PREMIUM BREAKDOWN

LOB TOTAL PREMIUM CHANGE

\$28.00 GL AP TOTAL: \$28.00 AΡ

FORM TITLE

HM12010191T POLICY CHANGES

HC00100295 COMMERCIAL GENERAL LIABILITY COVERAGE PART-

DECLARATIONS

HC12111185T SCHEDULE CHANGES

43 08

INSURER:

GL UUC HARTFORD INSURANCE GROUP

CHANGE NO. 001

CHANGE EFF DATE: 11/11/98

POLICY NO.: 72 UUC GL0843 COMMON POLICY DECLARATIONS

ITEM

03674

 NAMED INSURED AND MAILING ADDRESS:

4057 GOODWIN AVE

EXCELLO PLATING COMPANY, INC.

LOS ANGELES

CA 90039

(LOS ANGELES COUNTY)

POLICY PERIOD:

FROM

11/11/98 TO 11/11/99

3. AGENT'S OR BROKER'S CODE: 250999

RECORDS RETENTION - PERMANENT

AGENT'S OR BROKER'S NAME: EICHBERG ASSOCIATES INC

PREVIOUS POLICY NO.:

NEW

4. AUDIT PERIOD: NON-AUDITABLE

5. NAMED INSURED IS: CORPORATION

6. DESCRIPTION OF YOUR BUSINESS: METAL GOODS MFG

DESCRIPTION OF TOOK BUSINESS: METAL GOODS

PROPERTY COMPANY CODE: G

GENERAL LIABILITY COMPANY CODE: 3

SELECT CUSTOMER

POLICY STATUS: ACTIVE

LOB LEVEL OF SUPPORT: CP-S, #GL-S

AUDIT: (5*) GL , (5) CP

DIRECT ACCOUNT BILL NUMBER: 42519968A

MARKET SEGMENTATION - 380

Refer DSC UNIT DUE DUT DATE OUT DSC CS 2-8

AUTOMATICALLY BOOKED

FACE SHEET TERMINAL ID: R072R82S PAGE 11/18/98 72 UUC GL0843 (11/11/99)



UUCGL0843-72199912/31/9999



*EXCELLO PLATING COMPANY, INC.



POLICY CHANGES

This endorsement forms a part of the Policy numbered below:

POLICY NUMBER: 72 UUC GL0843

CHANGE NUMBER: 001

Policy Change Effective Date: 11/11/98

Named Insured: EXCELLO PLATING COMPANY, INC.

Producer's Name: **EICHBERG ASSOCIATES INC**

1.000 **Pro Rata Factor:**

Description of Change(s):

ADDITIONAL PREMIUM DUE AT THE CHANGE EFFECTIVE DATE: \$332.00

GENERAL LIABILITY

PRODUCTS AND COMPLETED OPERATIONS LIABILITY INSURANCE IS ADDED

POLICY LIMITS ARE CHANGED AS PER THE ATTACHED

FORM NUMBERS OF COVERAGE PARTS AND ENDORSEMENTS ADDED TO THIS POLICY AT ENDORSEMENT ISSUE:

HC22030891 (APPLIES TO HC0010) HC12111185 (APPLIES TO HM0010) IH12011185 EXCLUSION-DESIGNATED PRODUCTS FORM CG2133115 ATTACHED

FORM NUMBERS OF COVERAGE PARTS AND ENDORSEMENTS DELETED FROM THIS POLICY AT ENDORSEMENT ISSUE:

CG21041185

FORM NUMBERS OF COVERAGE PARTS AND ENDORSEMENTS REVISED AT ENDORSEMENT ISSUE:

HC00100295 (APPLIES TO HM0010)

THIS ENDORSEMENT WILL NOT BE BINDING UNLESS COUNTERSIGNED BY OUR AUTHORIZED REPRESENTATIVE.

Countersigned by

The company located these documents in its Authorizettainess tagords. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

03675





COMMERCIAL GENERAL LIABILITY COVERAGE PART - DECLARATIONS



POLICY NUMBER: 72 UUC GL0843

CHANGE NUMBER: 001

This COMMERCIAL GENERAL LIABILITY COVERAGE PART consists of:

- A. This Declarations;
- B. Commercial General Liability Schedule;
- C. Commercial General Liability Coverage Form; and
- D. Any Endorsements issued to be a part of this Coverage Part and listed below.

LIMITS OF INSURANCE

The Limits of Insurance, subject to all the terms of this Policy that apply, are:

Each Occurrence Limit	\$1,000,000
Fire Damage Limit - Any One Fire	\$300,000
Medical Expense Limit - Any One Person	\$10,000
Personal and Advertising Injury Limit	\$1,000,000
General Aggregate Limit, (other than Products-Completed Operations)	\$1,000,000
Products-Completed Operations Aggregate Limit	\$1,000,000

ADVANCE PREMIUM: \$1,476.00

AUDIT PERIOD: NOT SUBJECT TO AUDIT

Except in this Declarations, when we use the word "Declarations" in this Coverage Part, we mean this "Declarations" or the "Common Policy Declarations."

Form Numbers of Coverage Forms, Endorsements and Schedules that are part of this Coverage Part:

HC70010390 HC12111185T CG00010196

CG21471093

HC26001093

HC22030891

IH12011185 EXCLUSION-DESIGNATED PRODUCTS FORM CG2133115 ATTACHED

> The company located these documents in its business records. At this time, the company

a complete and accurate copy of the policy.

does not certify that these documents constitute

Form HC 00 10 02 95



SCHEDNIE CHANGES

DOFICA NUMBER: 72 UUC GL0843

CHYMCE MOMBEK: TOO

It is agreed that the Schedule (Form HC 12 10) is changed as follows:

THE FOLLOWING IS ADDED:

PRODUCTS/COMPLETED OPERATIONS COVERAGE DESCRIPTION OF HAZARDS:

COMMERCIAL GENERAL LIABILITY REFER TO:

COVERAGE PART (FORM HC 00 10)

L\$SZS

FOCATIOM: PRMS/BLDG NO: T00/T00

FOR YNCEFE2 4027 GOODWIN AVE

CV 30039

YND DESCRIBLION: CLASSIFICATION CODE NUMBER

ELECTROPLATING

GROSS SALES PREMIUM AND RATING BASIS:

000'07 EXEOSORE:

1.1830 : **EXTE**:

332.00 MP ANNUAL PREMIUM:

4A 00.SEE PREMIUM CHANGE:

FOR THIS POLICY CHANGE: **4A 00.288** TOTAL PREMIUM CHANGE

a complete and accurate copy of the policy. does not certify that these documents constitute business records. At this time, the company The company located these documents in its

PER 1,000



POLICY NUMBER: 72 UUC GL0843

ENDORSEMENT #: 001



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

SEE FORM CG21331185

EFFECTIVE:

11-11-98

ENDORSEMENT #: 001

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - DESIGNATED PRODUCTS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE

D	Designated Product(s):	ALL AIRCRAFT PRODUCTS
		ζ
		·

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

This insurance does not apply to "bodily injury" or "property damage" included in the "products-completed operations hazard" and arising out of any of "your products" shown in the Schedule.

t.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Services Official Control of the policy.

POLICY INFORMATION

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC

COMPANY CODE AND NAME: 3 HARTFORD CASUALTY INSURANCE COMPANY

POLICY EFFECTIVE DATE: 11/11/98 POLICY EXPIRATION DATE: 11/11/99 TRANS EFFECTIVE DATE: 11/11/98 AUDIT PERIOD: NON-AUDITABLE

TRANSACTION TYPE: ENDORSEMENT CHANGE NO: 001

LIMITS OF LIABILITY	PR	EMIUM
PRODUCTS/COMPLETED OPERATIONS \$ 1,000,000 EACH OCCUR \$ 1,000,000 AGGR	\$	332.00 AP
TOTAL PREMIUM CHANGE:	\$	332.00 AP

POLICY # 72UUCGL0843 CONTROL # 002 TERM ID R072R82S PROCESS DATE 11/18/98 OPER INITIALS RMC AAR PREV POL # NEW

GENERAL LIABILITY DETAIL

PAGE 1

POLICY NUMBER:

72 UUC GL0843

TRANS EFF DATE:

11/11/98

CHANGE NO.: PRIMARY STATE: 001 CA

MARKET SEGMENTATION: 380

STATE RATING MODIFICATION FACTORS AND COMMISSION:

STATE

CA

SMF FILED/GUIDE MOD NORMAL LINE COMMISSION

.85 18.0

CUASS INFORMATION

PRODUCTS/COMPLETED OPERATIONS (SUBLINE 336)

CLASS CODE: 52547

STATE: CA

CLASS DESCRIPTION

ELECTROPLATING

PRODUCTS/COMPLETED OPERATIONS (SUBLINE 336)

STATE: CA

PRMS: 001 BLDG: 001

CLASS CODE: 52547

ELECTROPLATING

PREMIUM BASIS: GROSS SALES

RATING BASIS: PER 1000

ADDED

(A) $.840 \times (D)1.95 \times (K).85 \times (FW).85 = (P)1.183 \times (Q)40,000$ 1000) = (ZA)47.00 X (T)1.000 =

47.00 AP

ADDED PR/CO OPS MPD (STD) $(ZB)285.00 \times (T)1.000 =$

285.00 AP

TOTAL PREMIUM CHANGE

332.00 AP

KEYS:

A = BASE RATE

D = INCR. LIMIT FACTOR

K = SMF FILED/GUIDE MOD

P = FINAL RATE

Q = EXPOSUREFW = COMPANY DEV FACTOR

T = PRO RATE FACTOR ZA = FINAL PREMIUM

ZB = MIN PREM DIFFERENCE

...CONTROL # 002 TERM ID POLICY # R072R82S 72UUCGL0843 PROCESS DATE 11/18/98 OPER INITIALS RMC AAR PREV POL # NEW

POLICY INFORMATION

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC

POLICY EFFECTIVE DATE: 11/11/1998 POLICY EXPIRATION DATE: 11/11/1999

TRANS EFFECTIVE DATE: 11/11/98 AUDIT PERIOD: NON AUDITABLE

TRANSACTION TYPE: ENDORSEMENT CHANGE NO.: 001

--- COVERAGE PART --- -- COMPANY CODE --- PREMIUM ----

GENERAL LIABILITY 3 332.00 AP

TOTAL PREMIUM CHANGE: 332.00 AP

DIRECT ACCOUNT BILL NUMBER: 42519968A

POLICY # 72UUCGL0843 CONTROL PROCESS DATE 11/18/98 OPER INITIALS

PRODUCER'S FACT SHEET

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

POLICY NO: 72 UUC GL0843

PRODUCER'S NAME: EICHBERG ASSOCIATES INC

PRODUCER'S CODE: 250999

POLICY PERIOD: FROM 11/11/98 TO 11/11/99 TRANS EFF DATE: 11/11/98

DIRECT ACCOUNT BILL NUMBER: 42519968A

TRANSACTION TYPE: ENDORSEMENT CHANGE NO. 001

ENDORSEMENT PREMIUM \$332.00 AP

ENDORSEMENT PREMIUM BREAKDOWN

LOB TOTAL PREMIUM CHANGE

GL \$332.00 AP TOTAL: \$332.00 AP

FORM

HM12010191T POLICY CHANGES

HC00100295 COMMERCIAL GENERAL LIABILITY COVERAGE PART-

DECLARATIONS

IH12011185 EXCLUSION-DESIGNATED PRODUCTS

FORM CG2133115 ATTACHED

HC22030891 EXCLUSION - AIRCRAFT PRODUCTS

HC12111185T SCHEDULE CHANGES

STUFFER/NOTICE TITLE

G-3061-1 IMPORTANT NOTICE TO POLICYHOLDERS - REDUCTION

OF COVERAGE

SPECIFIC PROPERTY QUOTE INFORMATION HE HARTFORD CBU 728

CUSTOMER: 3680A574

ADDRESS: 4057-4059 GOODWIN AVE

COMMUNITY: LOS ANGELES ST: CA ZIP: 90039

COUNTY: LOS ANGELES FPD:

ON-SITE SURVEY: 09/1986 SCHEDULE APPLIED: 08/01/1987

SECONDARY ADDRESS: METALWORKER

FILE:

----- THESE ARE LOSS COSTS - NOT RATES -----

CURRENT ADJ LOSS COSTS 10/14/1997 CSP TERR: 620 BGII CSP: RCP: 1202

BGI BGII

DESCRIPTION CSP LOSS ELA LOSS PROT

CLASS COST FACTOR COST CLAUSE

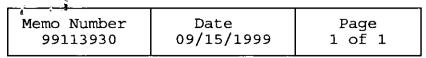
BLDG: MALTSBERGER PROP (1S) 6850 .347 1.089 .030

CONT: METAL FINISHING (NON-COMBUSTIBLES) 6850 .555 1.089 .030

WOULD YOU LIKE ANOTHER QUOTE? (Y/N) .

PF3-HELP PF4-RETURN PF6-PRIOR PF7-SCHED PF11-AFS

PF12-UND INFO



Eichberg Associates, Inc. License # 0332590 16255 Ventura Blvd, Suite 350 Encino, CA 91436 818-380-1700

MEMO

To: The Hartford Insurance Group

P.O. Box 2333

Brea, CA 92622-2333

ATTN: Sue Friedhoff

RE: RENEWAL REOUEST Pol: 72UUC GL0843

Customer: Excello Plating Co., Inc. <EXCP01>

Insurance Carrier: HARTFORD CASUALTY INS CO

Effective Date: 11/11/1998 Expiration Date: 11/11/1999

Policy Type: Commercial Package

TORREST OF THE PARTY

With reference to the above policy, you are advised as follows:

xxx Renew without change

Renew with the following changes:

__ Please send hard copy loss runs for my file

Should you have any questions, please do not hesitate to call me

From: Julie Vitto

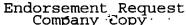
Account Executive

Ext.107

The company located these documents in its business records. At this time, the company Delphi Form 201g (6/22/94) does not certify that these documents constitute a complete and accurate copy of the policy.

Ċ





Company Copy

Date: 12/03/1998

FIRST REQUEST			Date: 12/03/1998
Name And Address Of Agency Eichberg Associates, Inc. License # 0332590		NAME AND ADDRESS OF INSURED Excello Plating Co., Inc. 4057 Goodwin St.	MATCHED IN RECORDS
16255 Ventura Blvd, Suite 350 Encino, CA 91436		Los Angeles, CA 90039	JAN 11 1999
NAME AND ADDRESS OF COMPANY The Hartford Insurance Group P.O. Box 2333 Brea, CA 92622-2333	HARTFO	Policy Number & Type UEC 72000 GL0843 End#	REQ# 107
ATTN: Sue French	j		
Effective Date And Time Of Change _ 11/11/1998 12:00a	!	Policy Period: (Effective) 11/11/1998	(Expiration) To 11/11/1999

adding products

FIRST REQUEST

AS WE'VE DISCUSSED, PLEASE ADD AIRCRAFT PRODUCTS EXCLUSION AND ADD PRODUCTS COVERAGE. PLEASE USE SALES IN THE AMOUNT OF \$300,000.

THANKS!!!

MATCHED IN RECORDS

DEC 2 2 1998

RECEIVED

DEC 0 8 1998

RO-72 M/S

RECEIVED DEC 2 8 1998

(Authorized Signature)

Julie Vitto

The company located these documents business records. At this time, the company does not certify that these documents constitute

Form 70/175 (4/13/93)



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION — PRODUCTS — COMPLETED OPERATIONS HAZARD

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART.

This insurance does not apply to "bodily injury" or "property damage" included within the "products — completed operations hazard."

The company located these documents in its business records. At this time, the company Copyright, Insurance Services in the company that these documents constitute a complete and accurate copy of the policy.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL BROAD FORM COMMERCIAL GENERAL LIABILITY ENDORSEMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

This endorsement expands coverage provided under CG 00 01. You may use the index to locate these coverage features quickly:

<u>INDEX</u>		
SUBJEC	<u>CT</u>	<u>PAGE</u>
Coverage	ge A (Bodily Injury and Property Damage)	2
1.	Non-owned Aircraft	2
2.	Non-owned Watercraft	2
3.	Property Damage Liability - Borrowed Equipment	2 2
4.	Property Damage Liability - Elevators	2
5.	Fire, Lightning or Explosion Damage	2
Coverag	ge B (Personal Injury and Advertising Injury)	2 3 3
6.	Contractual Personal Injury and Advertising Injury	3
Coverag	ge C (Medical Payments)	3
7.	Medical Payments	3
Supple	mentary Payments (Coverages A and B)	4
8.	Supplementary Payments	4
Who is	an Insured	4
9.	Additional Insureds by Contract, Agreement or Permit	4
10.	Additional Insured - Broad Form Vendors	5
11.	Broad Form Named Insured	5
12.	Newly Formed or Acquired Organizations	6
13.	Additional Insured - Volunteers	6
Condition	ons	6
14.	Unintentional Failure to Disclose Hazards	6
15.	Duties in the Event of Occurrence, Offense, Claim or Suit	6
16.	Other Insurance	7
17.	Liberalization	7
Definition	ons	7
18.	Mental Anguish	7
19.	Incidental Malpractice Liability	8
20.	Impaired Property	8
21.	Insured Contract	8 ·
22.	Mobile Equipment Redefined	9
23	Personal Injury	a

Form HC 26 00 10 93

The company located these documents in its business records. At this time, the company © 1993, THORSTROI certify that these documents constitute (includes copyrighted material of Insurance conversions) of the policy.

SPECIAL BROAD FORM COMMERCIAL **GENERAL LIABILITY ENDORSEMENT**

COVERAGE A (Bodily Injury and Property Damage)

1. **NON-OWNED AIRCRAFT**

- a. Exclusion g. is changed so that COVERAGE A (Section I) applies to an aircraft that is:
 - (1) Hired, chartered or loaned with a paid crew; but
 - (2) Not owned by any insured.
- b. This provision 1. does not apply if the insured has any other insurance for "bodily injury" or "property damage" liability that would also be covered under this provision, whether the other insurance is primary. excess, contingent or on any other basis. In that case, this provision 1, does not provide any insurance.

2. NON-OWNED WATERCRAFT

- a. Exclusion g. of COVERAGE A (Section I) does not apply to any watercraft under 51 feet long that is neither:
 - (1) Owned by you; nor
 - (2) Being used to carry persons for a charge.
- b. This provision 2. applies to any person, who with your expressed or implied consent, either uses or is responsible for the use of the watercraft.
- c. This provision 2. does not apply if the insured has any other insurance for "bodily injury" or "property damage" liability that would also be covered under this provision, whether the other insurance is primary, excess, contingent or on any other basis. In that case, this provision 2, does not provide any insurance.

3. PROPERTY DAMAGE LIABILITY - BORROWED EQUIPMENT

a. Exclusion J. of COVERAGE A (Section I) is amended as follows:

Paragraph (4) of this exclusion does not apply to "property damage" to borrowed equipment while not being used to perform operations at the job site.

b. The insurance afforded by reason of this provision 3. is excess over any other valid and collectible property insurance (including any deductible portion thereof) available to the insured whether primary, excess, contingent or on any other basis, and the OTHER INSURANCE condition is changed accordingly.

PROPERTY DAMAGE LIABILITY - ELEVATORS

The insurance for "property damage" liability is also subject to the following:

- a. Paragraphs (3) and (4) of exclusion j. of COVERAGE A (Section I) do not apply to the use of elevators.
- b. The insurance afforded by reason of this provision 4. is excess over any valid and collectible property insurance (including any deductible portion thereof) available to the insured whether primary, excess, contingent or on any other basis, and the OTHER INSURANCE condition is changed accordingly.

5. FIRE, LIGHTNING OR EXPLOSION DAMAGE

- a. The word fire is changed to fire, lightning or explosion where it appears in:
 - (1) The Limits of Insurance section of the Declarations:
 - (2) Paragraph 6. of LIMITS OF INSURANCE (Section III); and

(3) Paragraph b. of the OTHER INSURANCE Condition located these documents in its business records. At this time, the company does not nertify that these donoursents constitute a complete and accurate copy of the policy.



SPECIAL BROAD FORM COMMERCIAL **GENERAL LIABILITY ENDORSEMENT**

- b. As respects the definition of "insured contract" in DEFINITIONS (Section V), as amended by this endorsement, paragraph a. is replaced by the following:
 - a. A contract for a lease of premises;

Any coverage afforded by this replacement of paragraph a. will be subject to paragraph 6. of LIMITS OF INSURANCE (Section III).

c. The last paragraph of COVERAGE A (Section I) (after the exclusions) is replaced by the following:

Exclusions c. through n. do not apply to damage by fire, lightning or explosion to premises rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to this coverage as described in LIMITS OF INSURANCE (Section III).

- d. The Limit of Insurance shown in the Declarations will apply to all damage proximately caused by the same event, whether such damage results from fire, lightning or explosion or any combination of the three.
- e. The Fire Damage Limit in Paragraph 6. of LIMITS OF INSURANCE (Section III), is replaced by a new Fire, Lightning and Explosion Limit, which will be subject to all of the terms of LIMITS OF INSURANCE (Section III). The new Fire, Lightning or Explosion Limit is the higher of:
 - (1) \$300,000; or
 - (2) The amount shown in the Declarations for Fire Damage Limit.
- f. This provision 5, does not apply if Fire Damage Legal Liability of COVERAGE A (Section I) is excluded either by the provisions of the Coverage Part or by endorsement.

COVERAGE B (Personal Injury and Advertising Injury)

- 6. CONTRACTUAL PERSONAL INJURY AND ADVERTISING INJURY
 - a. Exclusion a. (4) of COVERAGE B (Section I) is deleted; and
 - b. This provision 6. does not apply if COVERAGE B. PERSONAL INJURY LIABILITY AND ADVERTISING INJURY LIABILITY is excluded either by the provisions of the Coverage Part or by endorsement.

COVERAGE C (Medical Payments)

MEDICAL PAYMENTS 7.

- a. In Paragraph a. (2) of the insuring agreement of COVERAGE C (Section I), one year is changed to three years.
- b. The Medical Expense Limit in Paragraph 7. of LIMITS OF INSURANCE (Section III) is replaced by a new Medical Expense Limit, which will be subject to all the terms of LIMITS OF INSURANCE (Section III).

The new Medical Expense Limit is the higher of:

- (1) \$10,000; or

(2) The amount shown in the Declarations for the declaration for the d business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Form HC 26 00 10 93 Printed in U.S.A. (NS)

c. This provision 7. does not apply if COVERAGE C. MEDICAL PAYMENTS is excluded either by the provisions of the Coverage Part or by endorsement.

SUPPLEMENTARY PAYMENTS (COVERAGES A and B)

SUPPLEMENTARY PAYMENTS 8.

In the SUPPLEMENTARY PAYMENTS - COVERAGES A and B provision:

- (1) The limit for the cost of bail bonds is changed from \$250 to \$1,000; and
- (2) The limit for loss of earnings is changed from \$100 a day to \$250 a day.

WHO IS AN INSURED

ADDITIONAL INSUREDS BY CONTRACT, AGREEMENT OR PERMIT 9.

- a. WHO IS AN INSURED (Section II) is amended to include as an insured any person or organization with whom you agreed, because of a written contract or agreement or permit, to provide insurance such as is afforded under this policy, but only with respect to your operations, "your work" or facilities owned or used by you.
- b. This provision 9. does not apply:
 - (1) Unless the written contract or agreement has been executed or permit has been issued prior to the "bodily injury," "property damage," "personal injury" or "advertising injury;"
 - (2) To any person or organization included as an insured under provision 10.; or
 - (3) To any person or organization included as an insured by an endorsement issued by us and made a part of this Coverage Part.
- c. When an engineer, architect or surveyor becomes an insured under provision 9. a., the following additional exclusion applies:
 - "Bodily injury," "property damage," "personal injury" or "advertising injury" arising out of the rendering of or the failure to render any professional services by or for you, including:
 - (1) The preparing, approving, or failing to prepare or approve maps, drawings, opinions, reports, surveys, change orders, designs or specifications; and
 - (2) Supervisory, inspection, or engineering services.
- d. When a lessor of leased equipment becomes an insured under provision 9. a., the following additional exclusions apply:
 - (1) To any "occurrence" which takes place after the equipment lease expires; or
 - (2) To "bodily injury" or "property damage" arising out of the sole negligence of the lessor.
- e. When owners or other interests from whom land has been leased become an insured under provision 9. a., the following additional exclusions apply:

(1) Any "occurrence" which takes place after your asympany placed, these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

- (2) Structural alterations, new construction or demolition operations performed by or on behalf of the owners or other interests from whom land has been leased.
- f. When managers or lessors of premises become an insured under provision 9. a., the following additional exclusions apply:
 - (1) Any "occurrence" which takes place after you cease to be a tenant in that premises; or
 - (2) Structural alterations, new construction or demolition operations performed by or on behalf of the manager or lessors of the premises.

10. ADDITIONAL INSURED - BROAD FORM VENDORS

- a. WHO IS AN INSURED (Section II) is amended to include any person or organization with whom you agreed, because of a written contract or agreement to provide insurance, but only with respect to "bodily injury" or "property damage" arising out of "your products" which are distributed or sold in the regular course of the vendor's business, subject to the following additional exclusions:
 - (1) The insurance afforded the vendor does not apply to:
 - (i) "Bodily injury" or "property damage" for which the vendor is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages that the vendor would have in the absence of the contract or agreement;
 - (ii) Any express warranty unauthorized by you;
 - (iii) Any physical or chemical change in the product made intentionally by the vendor;
 - (iv) Repackaging, unless unpacked solely for the purpose of inspection, demonstration, testing, or substitution of parts under instructions from the manufacturer, and then repackaged in the original container;
 - (v) Any failure to make such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products;
 - (vi) Demonstration, installation, servicing or repair operations, except such operations performed at the vendor's premises in connection with the sale of the product;
 - (vii) Products which, after distribution or sale by you, have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the vendor.
 - (2) This insurance does not apply to any insured person or organization, from whom you have acquired such products, or any ingredient, part or container, entering into, accompanying or containing such products.
 - (3) This provision 10. does not apply to any vendor included as an insured by an endorsement issued by us and made a part of this Coverage Part.
 - (4) This provision 10. does not apply if "bodily injury" or "property damage" included within the "products-completed operations hazard" is excluded either by the provisions of the Coverage Part or by endorsement.

11. BROAD FORM NAMED INSURED

WHO IS AN INSURED (Section II) is amended by adding Paragraph 2. e.:

2 e. Any subsidiary and subsidiary thereof, of yours which is a legally incorporated entity of which you own a financial interest of more than 50% of the voting stock on the effective date of the Coverage Part. The insurance afforded herein for any subsidiary not named in this Coverage Part as a named insured does not apply to injury or damage with respect to which an insured under this Coverage Part is also an insured under another policy or would be an insured under such policy but for its termination or the exhaustion of its limits of insurance.

12. NEWLY FORMED OR ACQUIRED ORGANIZATIONS

- a. In paragraph 4. a. of WHO IS AN INSURED (Section II), 90th day is changed to 180th day.
- b. This provision 12. does not apply if coverage for newly formed or acquired organizations is excluded either by the provisions of the Coverage Part or by endorsement.

13. ADDITIONAL INSURED - VOLUNTEERS

a. WHO IS AN INSURED (Section II) is amended to include as an insured any person(s) who are volunteer worker(s) for you, but only while acting at the direction of, and within the scope of their duties for you.

However, no volunteer workers(s) are insureds for:

- (1) "Bodily injury," "property damage," "personal injury" or "advertising injury" arising out of rendering or the failure to render professional services by a volunteer worker.
- (2) "Bodily injury" or "personal injury:"
 - (a) To you, to your partners or members (if you are a partnership or joint venture), to your other volunteer worker(s) or to your "employees" arising out of and in the course of their duties for you;
 - (b) To the spouse, child, parent, brother or sister of your volunteer worker(s) or your "employees" as a consequence of paragraph (2) (a) above; or
- (3) "Property damage" to property:
 - (a) Owned, occupied or used by,
 - (b) Rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by:

you, any of your other volunteer worker(s), your "employees" or if you are a partnership or joint venture, any partner or member.

- b. Exclusion 2. a. of COVERAGE C (Section I) is replaced by the following:
 - 2. a. To any insured, except volunteer workers.
- c. When used in this provision 13., volunteer worker(s) means a person who is not paid a fee, salary or other compensation.

CONDITIONS

14. UNINTENTIONAL FAILURE TO DISCLOSE HAZARDS

It is agreed that based on our reliance on your representations as to existing hazards, if unintentionally you should fail to disclose all such hazards at the inception date of your policy, we shall not deny coverage under this Coverage Part because of such failure.

15. DUTIES IN THE EVENT OF OCCURRENCE, OFFENSE, CLAIM OR SUIT

a. The requirement in condition 2. a. that you must see to it that we are notified of an "occurrence" or offense applies only when the "occurrence" or offense is the company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

SPECIAL BROAD FORM COMMERCIAL GENERAL LIABILITY ENDORSEMENT

- (1) You, if you are an individual;
- (2) A partner, if you are a partnership; or
- (3) An "executive officer" or insurance manager, if you are a corporation.
- b. The requirement in condition 2. b. that you must see to it that we receive notice of claim or "suit" will not be considered breached unless the breach occurs after such claim or "suit" is known to:
 - (1) You, if you are an individual;
 - (2) A partner, if you are a partnership; or
 - (3) An "executive officer" or insurance manager, if you are a corporation.

16. OTHER INSURANCE

Paragraph b. Excess Insurance of the OTHER INSURANCE Condition is replaced by the following:

This insurance is excess over any other insurance, whether primary, excess, contingent or on any other basis:

- (1) That is Fire, Extended Coverage, Builders Risk, Installation Risk or similar coverage for "your work;"
- (2) That is Fire, lightning or explosion insurance for premises rented to you:
- (3) If the loss arises out of the maintenance or use of aircraft, "autos" or watercraft to the extent not subject to Exclusion g. of Coverage A (Section I); or
- (4) When any of the Named Insureds, under this Coverage Part, are additional insureds under a commercial general liability policy or similar insurance of another party.

When this insurance is excess, we will have no duty under Coverage A or B to defend any claim or "suit" that any other insurer has a duty to defend. If no other insurer defends, we will undertake to do so, but we will be entitled to the insured's rights against all those other insureds.

When this insurance is excess over other insurance, we will pay only our share of the amount of the loss, if any, that exceeds the sum of:

- (1) The total amount that all such other insurance would pay for the loss in the absence of this insurance; and
- (2) The total of all deductible and self-insured amounts under all that other insurance.

We will share the remaining loss, if any, with any other insurance that is not described in this Excess Insurance provision and was not bought specifically to apply in excess of the Limits of Insurance shown in the Declarations of this Coverage Part.

17. LIBERALIZATION

If we adopt a change in this form that would broaden the coverage of this form without extra charge, the broader coverage will apply to this policy. It will apply when the change becomes effective in your state.

DEFINITIONS

18. MENTAL ANGUISH

The company located these documents in its The definition of "bodily injury" in DEFINITIONS (Springle) is a released by the tollowing me, the company does not certify that these documents constitute a complete and accurate copy മൂട്ടില് ജില്ല്

Form HC 26 00 10 93 Printed in U.S.A. (NS)

SPECIAL BROAD FORM COMMERCIAL GENERAL LIABILITY ENDORSEMENT

"Bodily injury" means bodily injury, sickness or disease sustained by a person, including mental anguish or death resulting from any of these at any time.

19. INCIDENTAL MALPRACTICE LIABILITY

- a. The definition of "bodily injury" in **DEFINITIONS** (Section V) is amended to include injury arising out of the rendering or failure to render medical or paramedical services to persons by any physician, dentist, nurse, emergency medical technician or paramedic who is employed by you to provide such services.
- b. Paragraph 2. a. (1) (d) of WHO IS AN INSURED (Section II) does not apply to nurses, emergency medical technicians or paramedics referred to in a. above.
- c. Paragraph (1) of exclusion e, of COVERAGE A (Section I) does not apply to injury to the emotions or reputation of a person arising out of rendering of such services.
- d. This provision 19. does not apply if you are engaged in the business or occupation of providing any services referred to in a. above.

20. IMPAIRED PROPERTY

- a. The definition of "impaired property" in the **DEFINITIONS** (Section V) does not apply.
- b. Exclusions m. and n. of COVERAGE A (Section I) are replaced by the following:
 - Loss of use of tangible property which has not been physically injured or destroyed, resulting from:
 - (1) A delay in or lack of performance by you or anyone on your behalf of any contract or agreement; or
 - (2) The failure of "your product" or "your work" to meet the level of performance, quality, fitness of durability warranted or represented by you or on your behalf.

This exclusion does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of:

- (1) "Your product;" or
- (2) "Your work;"

after such product or work has been put to its intended use.

- n. Damages claimed for any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:
 - (1) "Your product;"
 - (2) "Your work;" or
 - (3) Any property of which "your product" or "your work" forms a part;

if such product, work, or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

21. INSURED CONTRACT

- a. The definition of "insured contract" in the DEFINITIONS (Section V) is replaced by the following:
 - 6. "Insured contract" means:

SPECIAL BROAD FORM COMMERCIAL GENERAL LIABILITY ENDORSEMENT

- a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner is not an "insured contract;"
- b. A sidetrack agreement;
- c. Any easement or license agreement;
- d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
- e. An elevator maintenance agreement;
- f. That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the liability of another party to pay for "bodily injury" or "property damage" to a third person or organization.

An "insured contract" does not include that part of any contract or agreement:

- (1) That indemnifies an architect, engineer or surveyor for injury or damage arising out of:
 - a. Preparing, approving or failing to prepare or approve maps, drawings, opinions, reports, surveys, change orders, designs or specifications; or
 - b. Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage;
- (2) Under which the insured, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the insured's rendering or failure to render professional services, including those listed in (1) above and supervisory, inspection or engineering services.

22. MOBILE EQUIPMENT REDEFINED

Paragraph f. (1) (a) (b) (c) does not apply to self-propelled vehicles of less than 1000 pounds gross vehicle weight.

23. PERSONAL INJURY

- a. The following is added to the "personal injury" definition:
 - f. Discrimination or humiliation that results in injury to the feelings or reputation of a natural person, but only if such discrimination or humiliation is:
 - (1) Not done intentionally by or at the direction of:
 - (a) The insured; or
 - (b) Any "executive officer," director, stockholder, partner or member of the insured; and
 - (2) Not directly or indirectly related to the employment, prospective employment or termination of employment of any person or persons by any insured.
- b. Paragraph f. of the definition "personal injury" of **DEFINITIONS** (Section V) does not apply in the states of Kansas, New York or Ohio.
- c. This provision 23. does not apply if COVERAGE B. PERSONAL INJURY LIABILITY is excluded either by the provisions of the coverage part or by endorsement.



COMMON POLICY CONDITIONS

All Coverage Parts included in this policy are subject to the following conditions.

A. CANCELLATION

- The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
- We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:
 - a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - 30 days before the effective date of cancellation if we cancel for any other reason.
- We will mail or deliver our notice to the first Named Insured's last mailing address known to us.
- 4. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
- 5. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
- 6. If notice is mailed, proof of mailing will be sufficient proof of notice.

B. CHANGES

This policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Declarations is authorized on behalf of all insureds to agree with us on changes in the terms of this policy. If the terms are changed, the changes will be shown in an endorsement issued by us and made a part of this policy.

C. EXAMINATION OF YOUR BOOKS AND RECORDS

We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to three years afterward.

We may do the same as to the books and records of any organization you newly acquire or form that is deemed to be a Named Insured under this policy.

D. INSPECTIONS AND SURVEYS

We have the right but are not obligated to:

- 1. Make inspections and surveys at any time;
- Give you reports on the conditions we find; and
- 3. Recommend changes.

Any inspections, surveys, reports or recommendations relate only to insurability and the premiums to be charged. Such inspections are not safety inspections. We do not undertake any duty to provide for the health or safety of any person. And we do not represent or warrant that conditions:

- 1. Are safe or healthful; or
- Comply with laws, regulations, codes or standards.

This condition applies not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations on our behalf.

Form IH 00 17 02 95 Page 1 of 2

COMMON POLICY CONDITIONS (Continued)

E. PREMIUMS

The first Named Insured shown in the Declarations:

- Is responsible for the payment of all premiums; and
- 2. Will be the payee for any return premiums we pay.

F. TRANSFER OF YOUR RIGHTS AND DUTIES UNDER THIS POLICY

Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual Named Insured.

If you die, your rights and duties will be transferred to your legal representative but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property.

Our President and Secretary have signed this policy. The Declarations page has also been countersigned by our duly authorized representative.

Brian S. Becker, Secretary

David Zwiener, President

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT

(Broad Form)

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS POLICY COMMERCIAL AUTO COVERAGE PART COMMERCIAL GENERAL LIABILITY COVERAGE PART FARM COVERAGE PART PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART LIQUOR LIABILITY COVERAGE PART POLLUTION LIABILITY COVERAGE PART OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART RAILROAD PROTECTIVE LIABILITY COVERAGE PART SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY NEW YORK DEPARTMENT OF TRANSPORTATION UNDERGROUND STORAGE TANK POLICY

- 1. The insurance does not apply:
 - A. Under any Liability Coverage, to "bodily injury" or "property damage":
 - (1) With respect to which an "insured" under the policy is also an insured under a nuclear energy liability policy issued by Nu-Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada or any of their successors, or would be an insured under any such policy but for its termination upon exhaustion of its limit of flability; or
 - (2) Resulting from the "hazardous properties" of "nuclear material" and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the "insured" is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
 - B. Under any Medical Payments coverage, to expenses incurred with respect to "bodily injury" resulling from the "hazardous properties" of "nuclear material" and arising out of the operation of a "nuclear facility" by any person or organization.
 - it:

- (1) The "nuclear material" (a) is at any "nuclear facility" owned by, or operated by or on behalf of, an "insured" or (b) has been discharged or dispersed therefrom;
- (2) The "nuclear material" is contained in "spent fuel" or "waste" at any time possessed, handled, used, processed, stored, transported or disposed of, by or on behalf of an "insured"; or
- (3) The "bodily injury" or "property damage" arises out of the furnishing by an "insured" of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any "nuclear facility", but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to "property damage" to such "nuclear facility" and any property thereat.
- 2. As used in this endorsement:

"Hazardous properties" includes radioactive. toxic or explosive properties.

"Nuclear material" means "source material", "Special nuclear material" or "by-product male-

"Source material", "special nuclear material", and "by-product material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof

"Spent fuel" means any fuel element or fuel component, solid or liquid, which has been used C. Under any Liability Coverage, to "bodily injury" or "property damage" resulting from The company damage declaration its "hazardous properties" of "nuclear material", business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

"Waste" means any waste material (a) containing "by-product material" other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its "source material" content, and (b) resulting from the operation by any person or organization of any "nuclear facility" included under the first two paragraphs of the definition of "nuclear facility".

"Nuclear facility" means:

- (a) Any "nuclear reactor";
- (b) Any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing "spent fuel", or (3) handling, processing or packaging "waste";
- (c) Any equipment or device used for the processing, fabricating or alloying of "special nuclear material" if at any time the total amount of such material in the custody of the "insured" at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;
- (d) Any structure, basin, excavation, premises or place prepared or used for the storage or disposal of "waste";

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.

"Nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

"Properly damage" includes all forms of radioactive contamination of property.

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations, and any other person or organization qualifying as a Named Insured under this policy. The words "we", "us" and "our" refer to the company providing this insurance.

The word "insured" means any person or organization qualifying as such under WHO IS AN INSURED (SECTION II).

Other words and phrases that appear in quotation marks Refer to DEFINITIONS have special meaning. (SECTION V).

SECTION I - COVERAGES

COVERAGE A. BODILY INJURY AND PROPERTY **DAMAGE LIABILITY**

1. Insuring Agreement.

- a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "bodily injury" or "property damage" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "bodily injury" or "property damage" to which this insurance does not apply. We may, at our discretion, investigate any "occurrence" and settle any claim or "suit" that may result. But:
 - (1) The amount we will pay for damages is limited as described in LIMITS OF INSURANCE (SECTION III); and
 - (2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under SUPPLEMENTARY PAYMENTS - COVERAGES A AND B.

b. This insurance applies to "bodily injury" and "property damage" only if:

- (1) The "bodily injury" or "property damage" is caused by an "occurrence" that takes place in the "coverage territory"; and
- (2) The "bodily injury" or "property damage" occurs during the policy period.
- c. Damages because of "bodily injury" include damages claimed by any person or organization for care, loss of services or death resulting at any time from the "bodily injury".

2. Exclusions.

This insurance does not apply to:

a. Expected or Intended Injury

"Bodily injury" or "property damage" expected or intended from the standpoint of the insured. This exclusion does not apply to "bodily injury" resulting from the use of reasonable force to protect persons or property.

b. Contractual Liability

"Bodily injury" or "property damage" for which the insured is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages:

- (1) That the insured would have in the absence of the contract or agreement; or
- (2) Assumed in a contract or agreement that is an "insured contract", provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement. Solely for the purposes of liability assumed in an "insured contract", reasonable attorney fees and necessary litigation expenses incurred by or for a party other than an insured are deemed to be damages because of "bodily injury" or "property damage", provided:
 - (a) Liability to such party for, or for the cost of, that party's defense has also been assumed in the same "insured contract": and
 - **(b)** Such attorney fees and litigation expenses are for defense of that party against a civil or alternative dispute resolution proceeding in which damages to which this insurance applies are alleged.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Seraices Office throng Mccurate copy of the age il cy 13

c. Liquor Liability

"Bodily injury" or "property damage" for which any insured may be held liable by reason of:

- (1) Causing or contributing to the intoxication of any person;
- (2) The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or
- (3) Any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.

This exclusion applies only if you are in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages.

d. Workers Compensation and Similar Laws

Any obligation of the insured under a workers compensation, disability benefits or unemployment compensation law or any similar law.

e. Employer's Liability

"Bodily injury" to:

- (1) An "employee" of the insured arising out of and in the course of:
 - (a) Employment by the insured; or
 - **(b)** Performing duties related to the conduct of the insured's business; or
- (2) The spouse, child, parent, brother or sister of that "employee" as a consequence of paragraph (1) above.

This exclusion applies:

- (1) Whether the insured may be liable as an employer or in any other capacity; and
- (2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

This exclusion does not apply to liability assumed by the insured under an "insured contract".

f. Pollution

- (1) "Bodily injury" or "property damage" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants:
 - (a) At or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any insured:

- (b) At or from any premises, site or location which is or was at any time used by or for any insured or others for the handling, storage, disposal, processing or treatment of waste;
- (c) Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for any insured or any person or organization for whom you may be legally responsible; or
- (d) At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations:
 - (i) If the pollutants are brought on or to the premises, site or location in connection with such operations by such insured, contractor or subcontractor; or
 - (ii) If the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants.

Subparagraphs (d)(i) does not apply to "bodily injury" or "property damage" arising out of the escape of fuels, lubricants or other operating fluids which are needed to perform the normal electrical, hydraulic or mechanical functions necessary for the operation of "mobile equipment" or its parts, if such fuels, lubricants or other operating fluids escape from a vehicle part designed to hold, store or receive them. exception does not apply if the fuels, lubricants or other operating fluids are intentionally discharged, dispersed or released, or if such fuels, lubricants or other operating fluids are brought on or to the premises, site or location with the intent to be discharged, dispersed or released as part of the operations being performed by such insured, contractor or subcontractor.

Subparagraphs (a) and (d)(i) do not apply to "bodily injury" or "property damage" arising out of heat, smoke or fumes from a hostile fire.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Sections Differ and 1995 urate copy of the policy 96

As used in this exclusion, a hostile fire means one which becomes uncontrollable or breaks out from where it was intended to be.

- (2) Any loss, cost or expense arising out of any:
 - (a) Request, demand or order that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants; or
 - (b) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of pollutants.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

g. Aircraft, Auto or Watercraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft, "auto" or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This exclusion does not apply to:

- (1) A watercraft while ashore on premises you own or rent;
- **(2)** A watercraft you do not own that is:
 - (a) Less than 26 feet long; and
 - (b) Not being used to carry persons or property for a charge;
- (3) Parking an "auto" on, or on the ways next to, premises you own or rent, provided the "auto" is not owned by or rented or loaned to vou or the insured:
- (4) Liability assumed under any "insured contract" for the ownership, maintenance or use of aircraft or watercraft; or
- (5) "Bodily injury" or "property damage" arising out of the operation of any of the equipment listed in paragraph f.(2) or f.(3) of the definition of "mobile equipment".

h. Mobile Equipment

"Bodily injury" or "property damage" arising out of.

- (1) The transportation of "mobile equipment" by an "auto" owned or operated by or rented or loaned to any insured; or
- (2) The use of "mobile equipment" in, or while in practice for, or while being prepared for, any prearranged racing, speed, demolition, or stunting activity.

i. War

"Bodily injury" or "property damage" due to war, whether or not declared, or any act or condition War includes civil war. incident to war. insurrection, rebellion or revolution. This exclusion applies only to liability assumed under a contract or agreement.

Damage to Property

"Property damage" to:

- (1) Property you own, rent, or occupy;
- (2) Premises you sell, give away or abandon, if the "property damage" arises out of any part of those premises;
- (3) Property loaned to you;
- (4) Personal property in the care, custody or control of the insured;
- (5) That particular part of real property on which you or any contractors or subcontractors working directly or indirectly on your behalf are performing operations, if the "property damage" arises out of those operations; or
- **(6)** That particular part of any property that must be restored, repaired or replaced because "your work" was incorrectly performed on it.

Paragraph (2) of this exclusion does not apply if the premises are "your work" and were never occupied, rented or held for rental by you.

Paragraphs (3), (4), (5) and (6) of this exclusion do not apply to liability assumed under a sidetrack agreement.

Paragraph (6) of this exclusion does not apply to "property damage" included in the "productscompleted operations hazard".

k. Damage to Your Product

"Property damage" to "your product" arising out of it or any part of it.

Damage to Your Work

"Property damage" to "your work" arising out of it or any part of it and included in the "productscompleted operations hazard".

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Seraices Office the and Accurate copy of the age is cy 13

This exclusion does not apply if the damaged work or the work out of which the damage arises performed on your behalf by a subcontractor.

m. Damage to Impaired Property or Property Not Physically Injured

"Property damage" to "impaired property" or property that has not been physically injured, arising out of:

- (1) A defect, deficiency, inadequacy dangerous condition in "your product" or "your work"; or
- (2) A delay or failure by you or anyone acting on your behalf to perform a contract or agreement in accordance with its terms.

This exclusion does not apply to the loss of use of other property arising out of sudden and accidental physical injury to "your product" or "your work" after it has been put to its intended use.

n. Recall of Products, Work or Impaired **Property**

Damages claimed for any loss, cost or expense incurred by you or others for the loss of use, recall, withdrawal, inspection, repair, replacement, adjustment, removal or disposal of:

- (1) "Your product";
- (2) "Your work"; or
- (3) "Impaired property:'

if such product, work, or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

Exclusions **c.** through **n.** do not apply to damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to this coverage as described in LIMITS OF INSURANCE (Section III).

COVERAGE B. PERSONAL AND ADVERTISING **INJURY LIABILITY**

1. Insuring Agreement.

a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "personal injury" or "advertising injury" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "personal injury" or "advertising injury" to which this insurance does not apply. We may, at our discretion, investigate any "occurrence" or offense and settle any claim or "suit" that may result. But:

- (1) The amount we will pay for damages is limited as described in LIMITS OF INSURANCE (SECTION III); and
- (2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under SUPPLEMENTARY PAYMENTS -- COVERAGES A AND B.

- **b.** This insurance applies to:
 - (1) "Personal injury" caused by an offense arising out of your business, excluding advertising, publishing, broadcasting or telecasting done by or for you;
 - (2) "Advertising injury" caused by an offense committed in the course of advertising your goods, products or services;

but only if the offense was committed in the "coverage territory" during the policy period.

2. Exclusions.

This insurance does not apply to:

- **a.** "Personal injury" or "advertising injury":
 - (1) Arising out of oral or written publication of material, if done by or at the direction of the insured with knowledge of its falsity;
 - (2) Arising out of oral or written publication of material whose first publication took place before the beginning of the policy period;
 - (3) Arising out of the willful violation of a penal statute or ordinance committed by or with the consent of the insured:
 - (4) For which the insured has assumed liability in a contract or agreement. This exclusion does not apply to liability for damages that the insured would have in the absence of the contract or agreement; or
 - (5) Arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants at anv time.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Sections Defice and appaurate copy of the policy 96

- **b.** "Advertising injury" arising out of:
 - (1) Breach of contract, other than misappropriation of advertising ideas under an implied contract;
 - (2) The failure of goods, products or services to conform with advertised quality performance;
 - (3) The wrong description of the price of goods, products or services; or
 - (4) An offense committed by an insured whose business is advertising, broadcasting, publishing or telecasting.
- **c.** Any loss, cost or expense arising out of any:
 - (1) Request, demand or order that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants; or
 - (2) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing. treating. detoxifying or neutralizing, or in any way responding to, or assessing the effects of pollutants.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

COVERAGE C. MEDICAL PAYMENTS

1. Insuring Agreement.

- a. We will pay medical expenses as described below for "bodily injury" caused by an accident:
 - (1) On premises you own or rent;
 - (2) On ways next to premises you own or rent;
 - (3) Because of your operations; provided that:
 - (1) The accident takes place in the "coverage territory" and during the policy period;
 - (2) The expenses are incurred and reported to us within one year of the date of the accident: and
 - (3) The injured person submits to examination, at our expense, by physicians of our choice as often as we reasonably require.

- **b.** We will make these payments regardless of These payments will not exceed the applicable limit of insurance. We will pay reasonable expenses for:
 - (1) First aid administered at the time of an accident:
 - (2) Necessary medical, surgical, x-ray and dental services, including prosthetic devices;
 - (3) Necessary ambulance, hospital, professional nursing and funeral services.

2. Exclusions.

We will not pay expenses for "bodily injury":

- a. To any insured.
- **b.** To a person hired to do work for or on behalf of any insured or a tenant of any insured.
- **c.** To a person injured on that part of premises you own or rent that the person normally occupies.
- d. To a person, whether or not an "employee" of any insured, if benefits for the "bodily injury" are payable or must be provided under a workers compensation or disability benefits law or a similar law.
- **e.** To a person injured while taking part in athletics.
- f. Included within the "products-completed operations hazard".
- g. Excluded under Coverage A.
- h. Due to war, whether or not declared, or any act or condition incident to war. War includes civil war, insurrection, rebellion or revolution.

SUPPLEMENTARY PAYMENTS - COVERAGES A AND В

We will pay, with respect to any claim we investigate or settle, or any "suit" against an insured we defend:

- 1. All expenses we incur.
- Up to \$250 for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We do not have to furnish these bonds.
- 3. The cost of bonds to release attachments, but only for bond amounts within the applicable limit of insurance. We do not have to furnish these bonds.
- **4.** All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "suit" including actual loss of earnings up to \$250 a day because of time off from work.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Seraices Office throng Accurate copy of the apolicy 13

- **5.** All costs taxed against the insured in the "suit".
- 6. Prejudgment interest awarded against the insured on that part of the judgment we pay. If we make an offer to pay the applicable limit of insurance, we will not pay any prejudgment interest based on that period of time after the offer.
- 7. All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment that is within the applicable limit of insurance.

These payments will not reduce the limits of insurance.

If we defend an insured against a "suit" and an indemnitee of the insured is also named as a party to the "suit", we will defend that indemnitee if all of the following conditions are met:

- a. The "suit" against the indemnitee seeks damages for which the insured has assumed the liability of the indemnitee in a contract or agreement that is an "insured contract";
- **b.** This insurance applies to such liability assumed by the insured;
- c. The obligation to defend, or the cost of the defense of, that indemnitee, has also been assumed by the insured in the same "insured contract";
- d. The allegations in the "suit" and the information we know about the "occurrence" are such that no conflict appears to exist between the interests of the insured and the interests of the indemnitee:
- e. The indemnitee and the insured ask us to conduct and control the defense of that indemnitee against such "suit" and agree that we can assign the same counsel to defend the insured and the indemnitee; and
- f. The indemnitee:
 - (1) agrees in writing to:
 - (a) cooperate with us in the investigation, settlement or defense of the "suit";
 - (b) immediately send us copies of any demands, notices, summonses or legal papers received in connection with the "suit":
 - (c) notify any other insurer whose coverage is available to the indemnitee; and
 - (d) cooperate with us with respect to coordinating other applicable insurance available to the indemnitee; and

- (2) provides us with written authorization to:
 - (a) obtain records and other information related to the "suit"; and
 - (b) conduct and control the defense of the indemnitee in such "suit".

So long as the above conditions are met, attorneys fees incurred by us in the defense of that indemnitee, necessary litigation expenses incurred by us and necessary litigation expenses incurred by the indemnitee at our request will be paid as Supplementary Payments. Notwithstanding the provisions of paragraph 2.b.(2) of Coverage A --BODILY INJURY AND PROPERTY DAMAGE LIABILITY (Section I -- Coverages), such payments will not be deemed to be damages for "bodily injury" and "property damage" and will not reduce the limits of insurance.

Our obligation to defend an insured's indemnitee and to pay for attorneys fees and necessary litigation expenses as Supplementary Payments ends when:

- **a.** We have used up the applicable limit of insurance in the payment of judgments or settlements; or
- **b.** The conditions set forth above, or the terms of the agreement described in paragraph **f.** above, are no longer met.

SECTION II - WHO IS AN INSURED

- 1. If you are designated in the Declarations as:
 - **a.** An individual, you and your spouse are insureds, but only with respect to the conduct of a business of which you are the sole owner.
 - **b.** A partnership or joint venture, you are an insured. Your members, your partners, and their spouses are also insureds, but only with respect to the conduct of your business.
 - **c.** A limited liability company, you are an insured. Your members are also insureds, but only with respect to the conduct of your business. Your managers are insureds, but only with respect to their duties as your managers.
 - d. An organization other than a partnership, joint venture or limited liability company, you are an insured. Your "executive officers" and directors are insureds, but only with respect to their duties as your officers or directors. Your stockholders are also insureds, but only with respect to their liability as stockholders.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Sections Differ and 1995 urate copy of the policy 96

- **2.** Each of the following is also an insured:
 - **a.** Your "employees", other than either your "executive officers" (if you are an organization other than a partnership, joint venture or limited liability company) or your managers (if you are a limited liability company), but only for acts within the scope of their employment by you or while performing duties related to the conduct of your business. However, none of these "employees" is an insured for:
 - (1) "Bodily injury" or "personal injury":
 - (a) To you, to your partners or members (if you are a partnership or joint venture), to your members (if you are a limited liability company), or to a co-"employee" while that co-"employee" is either in the course of his or her employment or performing duties related to the conduct of your business;
 - (b) To the spouse, child, parent, brother or sister of that co-"employee" as a consequence of paragraph (1)(a) above:
 - (c) For which there is any obligation to share damages with or repay someone else who must pay damages because of the injury described in paragraphs (1)(a) or (b) above; or
 - (d) Arising out of his or her providing or failing to provide professional health care services.
 - (2) "Property damage" to property:
 - (a) Owned, occupied or used by,
 - (b) Rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by
 - you, any of your "employees", any partner or member (if you are a partnership or joint venture), or any member (if you are a limited liability company).
 - **b.** Any person (other than your "employee"), or any organization while acting as your real estate manager.
 - c. Any person or organization having proper temporary custody of your property if you die, but only:
 - (1) With respect to liability arising out of the maintenance or use of that property; and
 - (2) Until your legal representative has been appointed.

- d. Your legal representative if you die, but only with respect to duties as such. That representative will have all your rights and duties under this Coverage Part.
- 3. With respect to "mobile equipment" registered in your name under any motor vehicle registration law, any person is an insured while driving such equipment along a public highway with your Any other person or organization permission. responsible for the conduct of such person is also an insured, but only with respect to liability arising out of the operation of the equipment, and only if no other insurance of any kind is available to that person or organization for this liability. However, no person or organization is an insured with respect to:
 - a. "Bodily injury" to a co-"employee" of the person driving the equipment; or
 - **b.** "Property damage" to property owned by, rented to, in the charge of or occupied by you or the employer of any person who is an insured under this provision.
- 4. Any organization you newly acquire or form, other than a partnership, joint venture or limited liability company, and over which you maintain ownership or majority interest, will qualify as a Named Insured if there is no other similar insurance available to that organization. However:
 - a. Coverage under this provision is afforded only until the 90th day after you acquire or form the organization or the end of the policy period, whichever is earlier;
 - **b.** Coverage A does not apply to "bodily injury" or "property damage" that occurred before you acquired or formed the organization; and
 - c. Coverage B does not apply to "personal injury" or "advertising injury" arising out of an offense committed before you acquired or formed the organization.

No person or organization is an insured with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations.

SECTION III - LIMITS OF INSURANCE

- 1. The Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:
 - a. Insureds:
 - **b.** Claims made or "suits" brought; or
 - c. Persons or organizations making claims or bringing "suits".

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Seraices Office the and Accurate copy of the age incv.13

- 2. The General Aggregate Limit is the most we will pay for the sum of:
 - a. Medical expense under Coverage C:
 - b. Damages under Coverage A, except damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard": and
 - c. Damages under Coverage B.
- 3. The Products-Completed Operations Aggregate Limit is the most will pay under Coverage A for damages because of "bodily injury" and "property damage" included in the "products-completed operations hazard".
- 4. Subject to 2. above, the Personal and Advertising Injury Limit is the most we will pay under Coverage B for the sum of all damages because of all "personal injury" and all "advertising injury" sustained by any one person or organization.
- 5. Subject to 2. or 3. above, whichever applies, the Each Occurrence Limit is the most we will pay for the sum of:
 - a. Damages under Coverage A; and
 - b. Medical expenses under Coverage C

because of all "bodily injury" and "property damage" arising out any one "occurrence".

- 6. Subject to 5. above, the Fire Damage Limit is the most we will pay under coverage A for damages because of "property damage" to premises, while rented to you or temporarily occupied by you with permission of the owner, arising out of any one fire.
- 7. Subject to 5. above, the Medical Expense Limit is the most we will pay under Coverage C for all medical expenses because of "bodily injury" sustained by any one person.

The Limits of Insurance of this Coverage Part apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

SECTION IV - COMMERCIAL GENERAL LIABILITY **CONDITIONS**

1. Bankruptcy.

Bankruptcy or insolvency of the insured or of the insured's estate will not relieve us of our obligations under this Coverage Part.

2. Duties In The Event Of Occurrence, Offense, Claim Or Suit.

- a. You must see to it that we are notified as soon as practicable of an "occurrence" or an offense which may result in a claim. To the extent possible, notice should include:
 - (1) How, when and where the "occurrence" or offense took place;
 - (2) The names and addresses of any injured persons and witnesses; and
 - (3) The nature and location of any injury or damage arising out of the "occurrence" or offense.
- **b.** If a claim is made or "suit" is brought against any insured, you must:
 - (1) Immediately record the specifics of the claim or "suit" and the date received; and
 - (2) Notify us as soon as practicable.

You must see to it that we receive written notice of the claim or "suit" as soon as practicable.

- **c.** You and any other involved insured must:
 - (1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or "suit":
 - (2) Authorize us to obtain records and other information:
 - (3) Cooperate with us in the investigation or settlement of the claim or defense against the "suit"; and
 - (4) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the insured because of injury or damage to which this insurance may also apply.
- d. No insured will, except at that insured's own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.

3. Legal Action Against Us.

No person or organization has a right under this Coverage Part:

- a. To join us as a party or otherwise bring us into a "suit" asking for damages from an insured; or
- b. To sue us on this Coverage Part unless all of its terms have been fully complied with.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Sections Defice and appaurate copy of the policy 96

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an insured obtained after an actual trial; but we will not be liable for damages that are not payable under the terms of this Coverage Part or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant's legal representative.

4. Other Insurance.

If other valid and collectible insurance is available to the insured for a loss we cover under Coverages A or B of this Coverage part, our obligations are limited as follows:

a. Primary Insurance

This insurance is primary except when **b.** below applies. If this insurance is primary, our obligations are not affected unless any of the other insurance is also primary. Then, we will share with all that other insurance by the method described in **c.** below.

b. Excess Insurance

This insurance is excess over any of the other insurance, whether primary, excess, contingent or on any other basis:

- (1) That is Fire, Extended Coverage, Builder's Risk, Installation Risk or similar coverage for "your work";
- (2) That is Fire insurance for premises rented to you or temporarily occupied by you with permission of the owner; or
- (3) If the loss arises out of the maintenance or use of aircraft, "autos" or watercraft to the extent not subject to Exclusion g. of Coverage A (Section I).

When this insurance is excess, we will have no duty under Coverages A or B to defend the insured against any "suit" if any other insurer has a duty to defend the insured against that "suit". If no other insurer defends, we will undertake to do so, but we will be entitled to the insured's rights against all those other insurers.

When this insurance is excess over other insurance, we will pay only our share of the amount of the loss, if any, that exceeds the sum of:

- (1) The total amount that all such other insurance would pay for the loss in the absence of this insurance; and
- (2) The total of all deductible and self-insured amounts under all that other insurance.

We will share the remaining loss, if any, with any other insurance that is not described in this Excess Insurance provision and was not bought specifically to apply in excess of the Limits of Insurance shown in the Declarations of this Coverage Part.

c. Method of Sharing

If all of the other insurance permits contribution by equal shares, we will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first

If any of the other insurance does not permit contribution by equal shares, we will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

5. Premium Audit.

- **a.** We will compute all premiums for this Coverage Part in accordance with our rules and rates.
- b. Premium shown in this Coverage Part as advance premium is a deposit premium only. At the close of each audit period we will compute the earned premium for that period. Audit premiums are due and payable on notice to the first Named Insured. If the sum of the advance and audit premiums paid for the policy period is greater than the earned premium, we will return the excess to the first Named Insured.
- **c.** The first Named Insured must keep records of the information we need for premium computation, and send us copies at such times as we may request.

6. Representations.

By accepting this policy, you agree:

- **a.** The statements in the Declarations are accurate and complete;
- **b.** Those statements are based upon representations you made to us; and
- **c.** We have issued this policy in reliance upon your representations.

7. Separation Of Insureds.

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this Coverage Part to the first Named Insured, this insurance applies:

 As if each Named Insured were the only Named Insured; and

The company located these documents in its business records. At this time, the company does not certify that these documents constitute

b. Separately to each insured against whom claim is made or "suit" is brought.

8. Transfer Of Rights Of Recovery Against Others To Us.

If the insured has rights to recover all or part of any payment we have made under this Coverage Part, those rights are transferred to us. The insured must do nothing after loss to impair them. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce them.

9. When We Do Not Renew.

If we decide not to renew this Coverage Part, we will mail or deliver to the first Named Insured shown in the Declarations written notice of the nonrenewal not less than 30 days before the expiration date.

If notice is mailed, proof of mailing will be sufficient proof of notice.

SECTION V - DEFINITIONS

- 1. "Advertising injury" means injury arising out of one or more of the following offenses:
 - a. Oral or written publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
 - b. Oral or written publication of material that violates a person's right of privacy;
 - c. Misappropriation of advertising ideas or style of doing business; or
 - **d.** Infringement of copyright, title or slogan.
- 2. "Auto" means a land motor vehicle, trailer or semitrailer designed for travel on public roads, including any attached machinery or equipment. But "auto" does not include "mobile equipment".
- 3. "Bodily injury" means bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time.
- **4.** "Coverage territory" means:
 - a. The United States of America (including its territories and possessions), Puerto Rico and Canada:
 - b. International waters or airspace, provided the injury or damage does not occur in the course of travel or transportation to or from any place not included in a. above: or
 - c. All parts of the world if:
 - (1) The injury or damage arises out of:
 - (a) Goods or products made or sold by you in the territory described in a. above; or

- (b) The activities of a person whose home is in the territory described in a. above, but is away for a short time on your business: and
- (2) The insured's responsibility to pay damages is determined in a "suit" on the merits, in the territory described in a. above or in a settlement we agree to.
- "Employee" includes a "leased worker". "Employee" does not include a "temporary worker".
- 6. "Executive officer" means a person holding any of the officer positions created by your charter, constitution, by-laws or any other similar governing document.
- 7. "Impaired property" means tangible property, other than "your product" or "your work", that cannot be used or is less useful because:
 - a. It incorporates "your product" or "your work" that is known or thought to be defective, deficient, inadequate or dangerous; or
 - **b.** You have failed to fulfill the terms of a contract or agreement:

if such property can be restored to use by:

- **a.** The repair, replacement, adjustment or removal of "your product" or "your work"; or
- b. Your fulfilling the terms of the contract or agreement.
- 8. "Insured contract" means:
 - a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner is not an "insured contract":
 - b. A sidetrack agreement;
 - c. Any easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad;
 - d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
 - **e.** An elevator maintenance agreement;
 - That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Sections Defice and appaurate copy of the policy 96

party to pay for "bodily injury" or "property damage" to a third person or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.

Paragraph **f.** does not include that part of any contract or agreement:

- (1) That indemnifies a railroad for "bodily injury" or "property damage" arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, roadbeds, tunnel, underpass or crossing;
- (2) That indemnifies an architect, engineer or surveyor for injury or damage arising out of:
 - (a) Preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
 - (b) Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage; or
- (3) Under which the insured, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the insured's rendering or failure to render professional services, including those listed in (2) above and supervisory, inspection, architectural or engineering activities.
- 9. "Leased worker" means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your business. "Leased worker" does not include a "temporary worker".
- 10. "Loading or unloading" means the handling of property:
 - a. After it is moved from the place where it is accepted for movement into or onto an aircraft, watercraft or "auto":
 - b. While it is in or on an aircraft, watercraft or "auto"; or
 - c. While it is being moved from an aircraft, watercraft or "auto" to the place where it is finally delivered:

but "loading or unloading" does not include the movement of property by means of a mechanical device, other than a hand truck, that is not attached to the aircraft, watercraft or "auto".

- 11. "Mobile equipment" means any of the following types of land vehicles, including any attached machinery or equipment:
 - Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public
 - **b.** Vehicles maintained for use solely on or next to premises you own or rent;
 - **c.** Vehicles that travel on crawler treads:
 - d. Vehicles. whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:
 - (1) Power cranes, shovels, loaders, diggers or drills: or
 - (2) Road construction or resurfacing equipment such as graders, scrapers or rollers;
 - e. Vehicles not described in a., b., c. or d. above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
 - (1) Air compressors, pumps and generators, welding, includina spraying, building cleaning, geophysical exploration, lighting and well servicing equipment; or
 - (2) Cherry pickers and similar devices used to raise or lower workers:
 - f. Vehicles not described in a., b., c. or d. above maintained primarily for purposes other than the transportation of persons or cargo.

However, self-propelled vehicles with the following types of permanently attached equipment are not "mobile equipment" but will be considered "autos":

- (1) Equipment designed primarily for:
 - (a) Snow removal;
 - **(b)** Road maintenance, but not construction or resurfacing; or
 - (c) Street cleaning;
- (2) Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
- (3) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.
- means an accident, including 12. "Occurrence" continuous or repeated exposure to substantially the same general harmful conditions.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Seraices Office thrang Accurate copy of the geoffice 13

- 13. "Personal injury" means injury, other than "bodily injury", arising out of one or more of the following offenses:
 - **a.** False arrest, detention or imprisonment;
 - **b.** Malicious prosecution;
 - **c.** The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies by or on behalf of its owner, landlord or lessor;
 - d. Oral or written publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services; or
 - e. Oral or written publication of material that violates a person's right of privacy.
- 14. "Products-completed operations hazard";
 - a. Includes all "bodily injury" and "property damage" occurring away from premises you own or rent and arising out of "your product" or "your work" except:
 - (1) Products that are still in your physical possession; or
 - (2) Work that has not yet been completed or abandoned. However, "your work" will be deemed completed at the earliest of the following times:
 - (a) When all of the work called for in your contract has been completed.
 - (b) When all of the work to be done at the job site has been completed if your contract calls for work at more than one job site.
 - (c) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.

- **b.** Does not include "bodily injury" or "property damage" arising out of:
 - (1) The transportation of property, unless the injury or damage arises out of a condition in or on a vehicle not owned or operated by you, and that condition was created by the "loading or unloading" of that vehicle by any insured:

- (2) The existence of tools, uninstalled equipment or abandoned or unused materials: or
- (3) Products or operations for which the classification, listed in the Declarations or in a policy schedule, states that productscompleted operations are subject to the General Aggregate Limit.
- 15. "Property damage" means:
 - a. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
 - **b.** Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the "occurrence" that caused it.
- 16. "Suit" means a civil proceeding in which damages because of "bodily injury", "property damage", "personal injury" or "advertising injury" to which this insurance applies are alleged. "Suit" includes:
 - a. An arbitration proceeding in which such damages are claimed and to which the insured must submit or does submit with our consent: or
 - other alternative dispute proceeding in which such damages are claimed and to which the insured submits with our consent.
- 17. Temporary worker" means a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or shortterm workload conditions.
- 18. "Your product" means:
 - **a.** Any goods or products, other than real property, manufactured, sold, handled, distributed or disposed of by:
 - **(1)** You:
 - (2) Others trading under your name; or
 - (3) A person or organization whose business or assets you have acquired; and
 - **b.** Containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.

"Your product" includes:

- **a.** Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your product"; and
- **b.** The providing of or failure to provide warnings or instructions.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Sections Defice and appaurate copy of the policy 96

"Your product" does not include vending machines or other property rented to or located for the use of others but not sold.

19. "Your work" means:

- **a.** Work or operations performed by you or on your behalf; and
- **b.** Materials, parts or equipment furnished in connection with such work or operations.

"Your work" includes:

- **a.** Warranties or representations made at any time with respect to the fitness quality, durability, performance or use of "your work"; and
- **b.** The providing of or failure to provide warnings or instructions.

COMMERCIAL PROPERTY COVERAGE PART - DECLARATIONS (Continued)

POLICY NUMBER: @@ ### !!!!!!!

Form Numbers of Coverage Forms, Causes of Loss Forms, Endorsements and Schedules that are a part of this Coverage Part: (Continued)

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

**

COMMERCIAL PROPERTY **COVERAGE PART - DECLARATIONS**



POLICY NUMBER: @@ ### !!!!!!!!

This COMMERCIAL PROPERTY COVERAGE PART consists of:

- A. This Declarations:
- B. Commercial Property Conditions; and
- C. Coverage Form(s), Causes of Loss Form(s) and any Endorsements and Schedules listed below.

_	_	_		_				
~	_	г.	e i	C	-	-		_
	_			ſĨ.		_	ľ	-

@ \$ ##### !!!!!!!!!!!!!!
@ Optional Deductible Form applies. ####################################
Multiple Deductible Form applies. @@@@@@@@@@@@@@@@@@@@
Dptional Windstorm or Hall Deductible Applies. !!!!!!!!!!!!!!!
ADVANCE PREMIUM: @@@@@@@@@@@@@@
ADVANCE PREMIOM: 9696966666666666666666666666666666666
MORTGAGE HOLDER(S)
111111111111

Except in this Declarations, when we use the word "Declarations" in this Coverage Part, we mean this "Declarations" or the "Common Policy Declarations."

Form Numbers of Coverage Forms, Causes of Loss Forms, Endorsements and Schedules that are a part of this Coverage Part:

a complete and accurate copy of the policy.

COMMERCIAL GENERAL LIABILITY COVERAGE PART - DECLARATIONS



POLICY NUMBER:

This COMMERCIAL GENERAL LIABILITY COVERAGE PART consists of:

- A. This Declarations:
- B. Commercial General Liability Schedule;
- C. Commercial General Liability Coverage Form; and
- D. Any Endorsements issued to be a part of this Coverage Part and listed below.

LIMITS OF INSURANCE

The Limits of Insurance, subject to all the terms of this Policy that apply, are:

Each Occurrence Limit

Fire Damage Limit - Any One Fire

Medical Expenses Limit - Any One Person

Personal and Advertising Injury Limit

General Aggregate Limit,

(other than Products-Completed Operations)

Products-Completed Operations Aggregate Limit

ADVANCE PREMIUM:

AUDIT PERIOD:

Except in this Declarations, when we use the word "Declarations" in this Coverage Part, we mean this "Declarations" or the "Common Policy Declarations."

Form Numbers of Coverage Forms, Endorsements and Schedules that are part of this Coverage Part:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EMPLOYMENT-RELATED PRACTICES EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. The following exclusion is added to paragraph 2., Exclusions of COVERAGE A - BODILY INJURY AND PROPERTY DAMAGE LIABILITY (Section I -Coverages):

This insurance does not apply to:

"Bodily injury" to:

- (1) A person arising out of any:
 - (a) Refusal to employ that person;
 - **(b)** Termination of that person's employment; or
 - (c) Employment-related practices, policies, acts or omissions, such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation or discrimination directed at that person; or
- (2) The spouse, child, parent, brother or sister of that person as a consequence of "bodily injury" to that person at whom any of the employment-related practices described in paragraphs (a), (b), or (c) above is directed.

This exclusion applies:

- (1) Whether the insured may be liable as an employer or in any other capacity; and
- (2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

B. The following exclusion is added to paragraph 2., Exclusions of COVERAGE B - PERSONAL AND ADVERTISING INJURY LIABILITY (Section I -Coverages):

This insurance does not apply to:

"Personal injury" to:

- (1) A person arising out of any:
 - (a) Refusal to employ that person;
 - **(b)** Termination of that person's employment; or
 - (c) Employment-related practices, policies, acts or omissions, such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation or discrimination directed at that person; or
- (2) The spouse, child, parent, brother or sister of that person as a consequence of "personal injury" to that person at whom any of the employment-related practices described in paragraphs (a), (b), or (c) above is directed.

This exclusion applies:

- (1) Whether the insured may be liable as an employer or in any other capacity; and
- (2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

TABS

Total Account Billing System

You will soon receive your first bill from ITT Hartford. Please do not make any payment until you receive your bill.

Your insurance policy is in force as of the effective date shown on the policy.

Here's how you will be billed:

- Your total premium is displayed on the front of your policy. You will be billed according to the appropriate plan under which you are enrolled.
- Please pay the exact amount of the "minimum due" shown on your bill, or you may choose to pay your total premium in full. (Please note: A small service charge is added to each billing installment. There is no service charge if you pay your total premium shown as "current balance" on you first bill. To save service charges, you may prepay future installments if you wish.)*
- To avoid late payment fees, please pay the "minimum due" by the due date shown.*
- * Service charge and late payment fees do not apply in all states.

- o If you are on the installment billing plan and a credit or additional premium is due as the result of a change you make to your policy, the credit or premium will be spread equally over your future billing installments.
- For your convenience, more than one policy may be combined on a single monthly bill. This means you can add eligible policies to your billing account at any time. Just ask your agent for details.
- For questions you have about your coverages, be sure to contact your Independent Agent who represents ITT Hartford.

If you have any questions about your bill, please call ITT Hartford's Customer Billing Service Center toll-free at 1-800-243-8227.

Again, thank you for insuring with ITT Hartford.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CALIFORNIA CHANGES - CANCELLATION AND NONRENEWAL

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART
BUSINESSOWNERS POLICY
COMMERCIAL AUTO COVERAGE PART
COMMERCIAL CRIME COVERAGE PART*
COMMERCIAL GENERAL LIABILITY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
FARM COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

*This endorsement does not apply to coverage provided for employee dishonesty (Coverage Form A), forgery or alteration (Coverage Form B), or public employee dishonesty (Coverage Forms O and P).

- A. Paragraphs 2. and 3. of the Cancellation Common Policy Condition are replaced by the following:
 - 2. All Policies In Effect For 60 Days Or Less:

If this policy has been in effect for 60 days or less, and is not a renewal of a policy we have previously issued, we may cancel this policy by mailing or delivering to the first Named Insured at the mailing address shown in the policy and to the producer of record, advance written notice of cancellation, stating the reason for cancellation, at least:

- a. 10 days before the effective date of cancellation if we cancel for:
 - (1) Nonpayment of premium; or
 - (2) Discovery of fraud or material misrepresentation by:
 - (a) Any insured or his or her representative in obtaining this insurance; or
 - (b) You or your representative in pursuing a claim under this policy.
- 30 days before the effective date of cancellation if we cancel for any other reason.

3. All Policies In Effect For More Than 60 Days

- a. If this policy has been in effect for more than 60 days, or is a renewal of a policy we issued, we may cancel this policy only upon the occurrence, after the effective date of the policy, of one or more of the following:
 - (1) Nonpayment of premium, including payment due on a prior policy we issued and due during the current policy term covering the same risks.
 - (2) Discovery of fraud or material misrepresentation by:
 - (a) Any insured or his or her representative in obtaining this insurance; or
 - (b) You or your representative in pursuing a claim under this policy.
 - (3) A judgment by a court or an administrative tribunal that you have violated a California or Federal law, having as one of its necessary elements an act which materially increases any of the risks insured against.
 - (4) Discovery of willful or grossly negligent acts or omissions, or of any violations of state laws or regulations

- or your representative, which materially increase any of the risks insured against.
- (5) Failure by you or your representative to implement reasonable loss control requirements, agreed to by you as a condition of policy issuance, or which were conditions precedent to our use of a particular rate or rating plan, if that failure materially increases any of the risks insured against.
- (6) A determination by the Commissioner of Insurance that the:
 - (a) Loss of, or changes in, our reinsurance covering all or part of the risk would threaten our financial integrity or solvency; or
 - (b) Continuation of the policy coverage would:
 - (i) Place us in violation of California law or the laws of the state where we are domiciled; or
 - (ii) Threaten our solvency.
- change by you representative in the activities or property of the commercial or industrial enterprise, which results in a materially added. increased changed risk, unless the added, increased or changed risk is included in the policy.
- b. We will mail or deliver advance written notice of cancellation, stating the reason for cancellation, to the first Named Insured, at the mailing address shown in the policy, and to the producer of record, at least:
 - (1) 10 days before the effective date of cancellation if we cancel for a reason listed in paragraph 3.a.(1) or 3.a.(2);
 - (2) 30 days before the effective date of cancellation if we cancel for any other reason listed in paragraph 3. a.
- B. The following provision is added to the **Cancellation** Common Policy Condition:
 - 7. Residential Property

This provision applies to coverage on real property which is used predominantly for residential purposes and consisting of not more than four dwelling units, and to coverage on tenants' household personal property in a residential unit, if such coverage is written under one of the following:

Businessowners Policy

Commercial Property Coverage Part

Farm Coverage Part - Farm Property Coverage Form

- a. If such coverage has been in effect for 60 days or less, and is not a renewal of coverage we previously issued, we may cancel this coverage for any reason, except as provided in b. and c. below.
- b. We may not cancel this policy solely because the first Named Insured has:
 - (1) Accepted an offer of earthquake coverage; or
 - (2) Cancelled or did not renew a policy issued by the California Earthquake Authority (CEA) that included an earthquake policy premium surcharge.

However, we shall cancel this policy if the first Named Insured has accepted a new or renewal policy issued by the CEA that includes an earthquake policy premium surcharge but fails to pay the earthquake policy premium surcharge authorized by the CEA.

- c. We may not cancel such coverage solely because corrosive soil conditions exist on the premises. This restriction (c.) applies only if coverage is subject to one of the following, which exclude loss or damage caused by or resulting from corrosive soil conditions:
 - (1) Businessowners **Policy** Businessowners Special Property Coverage Form;
 - (2) Commercial Property Coverage Part -Causes Of Loss - Special Form; or
 - (3) Farm Coverage Part Farm Property Coverage Form; Covered Causes Of Loss - Special.
- C. The following is added and supersedes any provisions to the contrary:

NONRENEWAL

1. Subject to the provisions of paragraphs C.2. and C.3. below, if we elect not to renew this policy, we will mail or deliver written notice stating the reason for nonrenewal to the first Named Insured shown in the Declarations and to the producer of record, at least 60 days, but not more than 120 days, before the expiration or anniversary date.

We will mail or deliver our notice to the first Named Insured, and to the producer of record, at the mailing address shown in the policy.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Saraessonete land அணை curate copy of the அவர்வு.

2. Residential Property

This provision applies to coverage on real property used predominantly for residential purposes and consisting of not more than four dwelling units, and to coverage on tenants' household property contained in a residential unit, if such coverage is written under one of the following:

Businessowners Policy

Commercial Property Coverage Part

Farm Coverage Part - Farm Property Coverage Form

- a. We may elect not to renew such coverage for any reason, except as provided in b., c. and d. below:
- b. We will not refuse to renew such coverage solely because the first Named Insured has accepted an offer of earthquake coverage. However, the following applies only to insurers who are associate participating insurers as established by Cal. Ins. Code Section 10089.16. We may elect not to renew such coverage after the first Named Insured has accepted an offer of earthquake coverage, if one or more of the following reasons applies:
 - (1) The nonrenewal is based on sound underwriting principles that relate to the coverages provided by this policy and that are consistent with the approved rating plan and related documents filed with the Department of Insurance as required by existing law;
 - (2) The Commissioner of Insurance finds that the exposure to potential losses will threaten our solvency or place us in a hazardous condition. A hazardous condition includes, but is not limited to, a condition in which we make claims payments for losses resulting from an earthquake that occurred within the preceding two years and that required a reduction in policyholder surplus of at least 25% for payment of those daims; OΓ
 - (3) We have:
 - (a) Lost or experienced a substantial reduction in the availability or scope of reinsurance coverage; or
 - (b) Experienced increase in the premium charged for reinsurance coverage of our residential property insurance policies; and

- the Commissioner has approved a plan for the nonrenewals that is fair and equitable, and that is responsive to the changes in our reinsurance position.
- c. We will not refuse to renew such coverage solely because the first Named Insured has cancelled or did not renew a issued by the policy. California Earthquake Authority that included an earthquake policy premium surcharge.
- d. We will not refuse to renew such coverage solely because corrosive soil conditions exist on the premises. This restriction (d.) applies only if coverage is subject to one of the following, which exclude loss or damage caused by or resulting from corrosive soil conditions:
 - (1) Businessowners Policy Businessowners Special Property Coverage Form:
 - (2) Commercial Property Coverage Part -Causes Of Loss - Special Form: or
 - (3) Farm Coverage Part Farm Property Coverage Form; Covered Causes Of Loss - Special.
- 3. We are not required to send notice of nonrenewal in the following situations:
 - a. If the transfer or renewal of a policy, without any changes in terms, conditions, or rates, is between us and a member of our insurance group.
 - b. If the policy has been extended for 90 days or less, provided that notice has been given in accordance with Paragraph C.1.
 - c. If you have obtained replacement coverage, or if the first Named Insured has agreed, in writing, within 60 days of the termination of the policy, to obtain that coverage.
 - d. If the policy is for a period of no more than 60 days and you are notified at the time of issuance that it will not be renewed.
 - e. If the first Named Insured requests a change in the terms or conditions or risks covered by the policy within 60 days of the end of the policy period.
 - If we have made a written offer to the first Named Insured, in accordance with the timeframes shown in paragraph C.1., to

renew the policy under changed terms or

The company documents of the sendocesse of seministrations of the company of the business records hat this the company does not certify that these documents constitute Copyright, Insurance Sergiosa plate and socurate copy of the policy.

COMMERCIAL GENERAL LIABILITY SCHEDULE



POLICY NUMBER:

Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.

RATING CLASSIFICATIONS

QUICK REFERENCE COMMERCIAL GENERAL LIABILITY COVERAGE PART OCCURRENCE

READ YOUR POLICY CAREFULLY

DECLARATIONS PAGES

Named Insured and Mailing Address Policy Period Description of Business and Location Coverages and Limits of Insurance

Beginning on Page

SECTION I - COYERAGES		_				
Coverage A - Bodily Injury	Insuring Agreement					
and Property Damage Liability	L AC (0510) 15					
Coverage B - Personal and	Insuring Agreement	4				
Advertising Injury Liability	Exclusions	4				
Coverage C ~	Insuring Agreement	Б				
Medical Payments	Exclusions	5				
Supplementary Payments		5				
SECTION III - LIMITS OF INSURANCE.		7				
SECTION IV - COMMERCIAL GENERAL	LIABILITY CONDITIONS	7				
Benkruptcy		7				
Duties in The Event Of Occurrence, Claim or Suit						
Legal Action Against Us						
Other Insurance						
Premium Audit						
Representations						
Transfer of Rights of Recovery Against Others To Us						
When we do not renew						
SECTION V - DEFINITIONS		8				
COMMON POLICY CONDITIONS						

Cancellation
Changes
Examination of Your Books and Records
Inspections and Surveys
Premiums
Transfer of Your Rights and Duties under this Policy

ENDORSEMENTS

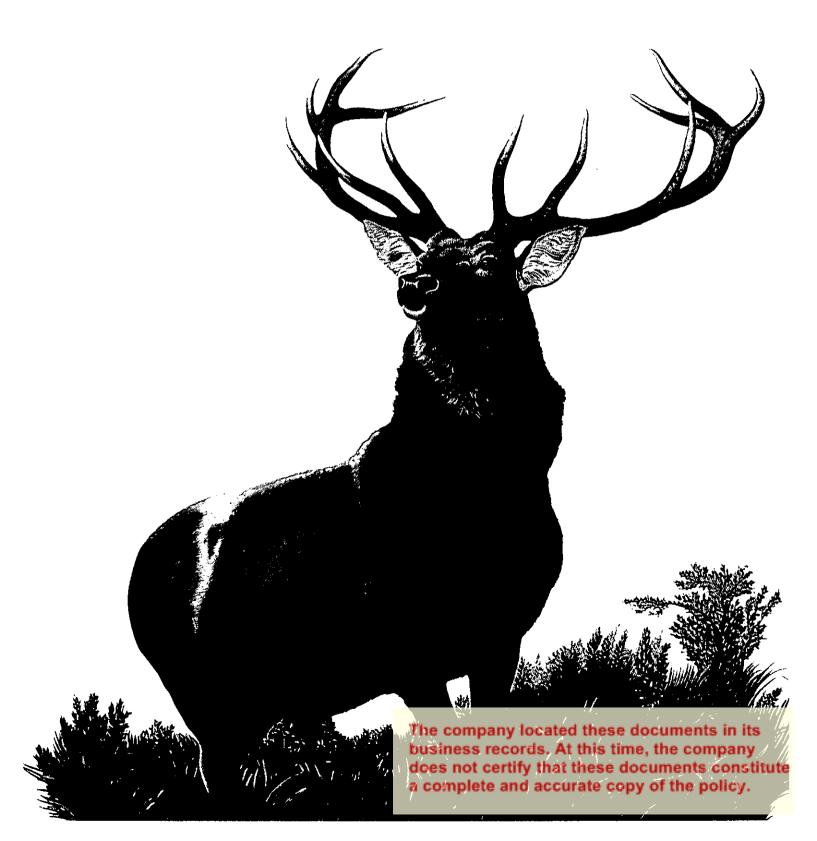
These form numbers are shown on the Coverage Part-Declarations Page or on the Common Policy Declarations Page.

Form HC 70 01 03 90 Printed in U.S.A. (NS)

Copyright Hartford Fire Insurence Company, 1990

(Includes copyrighted material of insurance Services Office withese documents in its its permission. Copyright, Insurance Services Office withese documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Special Multi-Flex POLICY From The Hartford





POLICY NUMBER: 72 UUC GL0843 72



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following: Commercial General Liability

See form CG21331185 attached.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - DESIGNATED PRODUCTS

This endorsement modifies insurance provided under the following: COMMERCIAL GENERAL LIABILITY COVERAGE PART PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART				
	SCHEDULE			
Designated Product(s):	All Aircraft Products			
(If no entry appears above, informati applicable to this endorsement.)	ion required to complete this endorsemer	t will be shown in the Declarations as		
This insurance does not apply to "both hazard" and arising out of any of "your	odily injury" or "property damage" included r products" shown in the Schedule.	d in the "products-completed operations		

HARTFORD, CT 06115 HARTFORD PLAZA - HO-GL-19 THE HARTFORD -PRODUCTION STATUS CENTER

THE HARTFORD

POINTE DRIVE, SUITE 200

BREA

CA 92821

REGIONAL OFFICE INSTRUCTION SHEET

POLICY NO. 72 UUC GL0843

ROUTING INSTRUCTIONS:

- _ SEND TO RECORDS. TRANSFER CORR IF APPLICABLE.
- _ SEND FOR COMPLETION OF MANUAL SCRATCH FORMS FORM # IH12011185

10/22/99 72 UUC GL0843 (11/11/00) PAGE 1





THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

HARTFORD INSURANCE GROUP GL

UUC

POLICY NO.: 72 UUC GL0843 72

COMMON POLICY DECLARATIONS

EXCELLO PLATING COMPANY, INC. NAMED INSURED AND

MAILING ADDRESS: 4057 GOODWIN AVE

LOS ANGELES CA 90039

(LOS ANGELES COUNTY)

2. POLICY PERIOD: 11/11/99 TO 11/11/00 FROM

AGENT'S OR BROKER'S CODE: 250999 RECORDS RETENTION - PERMANENT

AGENT'S OR BROKER'S NAME: EICHBERG ASSOCIATES INC

PREVIOUS POLICY NO.: 72 UUC GL0843

4. AUDIT PERIOD:

NAMED INSURED IS: CORPORATION

6. DESCRIPTION OF YOUR BUSINESS: METAL GOODS MFG

PROPERTY COMPANY CODE: G

GENERAL LIABILITY COMPANY CODE: 3

SELECT CUSTOMER

POLICY STATUS: ACTIVE

CP-S, GL-S LOB LEVEL OF SUPPORT:

AUDIT: (5*) GL ,(5) CP

DIRECT ACCOUNT BILL NUMBER: 42519968A

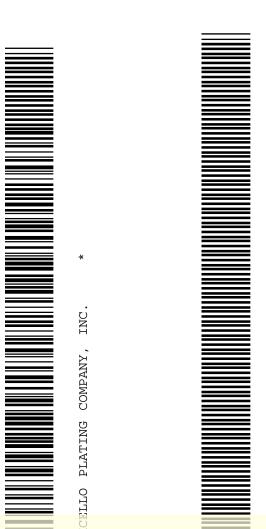
MARKET SEGMENTATION - 380 SIC CODE - 3471

AUTOMATICALLY BOOKED

FACE SHEET TERMINAL ID: R072RD2T PAGE 10/22/99 72 UUC GL0843 72 (11/11/00)



UUCGL0843-72200012/31/9999



This SPECIAL MULTI-FLEX POLICY is provided by the insurance company(s) of The Hartford Insurance Group, shown below.

COMMON POLICY DECLARATIONS

POLICY NUMBER: 72 UUC GL0843 72

RENEWAL OF: 72 UUC GL0843

Named Insured and Mailing Address: EXCELLO PLATING COMPANY, INC.

(No., Street, Town, State, Zip Code)

4057 GOODWIN AVE

LOS ANGELES 90039 CA

(LOS ANGELES COUNTY)

Policy Period: From 11/11/99 To 11/11/00

> 12:01 A.M., Standard time at your mailing address shown above.

In return for the payment of the premium, and subject to all of the terms of this policy, we agree with you to provide insurance as stated in this policy. The Coverage Parts that are a part of this policy are listed below. The Advance Premium shown may be subject to adjustment.

> \$4,705.00 **Total Advance Premium:**

Coverage Part and Insurance Company Summary

Advance Premium

COMMERCIAL PROPERTY HARTFORD INSURANCE COMPANY OF THE MIDWEST HARTFORD PLAZA HARTFORD, CT 06115

\$3,051.00

COMMERCIAL GENERAL LIABILITY HARTFORD CASUALTY INSURANCE COMPANY HARTFORD PLAZA HARTFORD, CT 06115

\$1,654.00

Form Numbers of Coverage Parts, Forms and Endorsements that are a part of this policy and that are not listed in the Coverage Parts.

HM0001 IH00170295 IL00210498 IL01030699 IL02700498 HP00100295 HC00100295 G-3185-0

Agent/Broker Name: EICHBERG ASSOCIATES INC

Countersigned by

This policy is not binding unless countersigned by our Althorizod Representated these documents in its business records. At this time, the company does not certify that these documents constitute aucorrepleterandal ccurate copy of the poblicy.

COMMERCIAL PROPERTY COVERAGE PART - DECLARATIONS



POLICY NUMBER: 72 UUC GL0843

This COMMERCIAL PROPERTY COVERAGE PART consists of:

- A. This Declarations;
- B. Commercial Property Conditions; and

C. Coverage Form(s), Causes of Loss Form(s) and any Endorsements	and Schedules listed	below.
DEDUCTIBLE		
\$		
X Optional Deductible Form applies. (SEE FORM HP0301)		
Multiple Deductible Form applies.		
Optional Windstorm or Hail Deductible Applies.		
ADVA	NCE PREMIUM:	\$3,051.00
AUDIT PERIOD:		
MORTGAGE HOLDER(S)		

Except in this Declarations, when we use the word "Declarations" in this Coverage Part, we mean this "Declarations" or the "Common Policy Declarations."

Form Numbers of Coverage Forms, Causes of Loss Forms, Endorsements and Schedules that are a part of this Coverage Part:

HP99011185 CP00900788 HP19051185T HP99021185 IH10010986 CP00100695 CP00300695 HP15051295 CP10300695 CP10350695 HP03011185 HP04320192 IH09350898

COMMERCIAL PROPERTY - SCHEDULE OF PREMISES AND COVERAGES PROVIDED



POLICY NUMBER: 72 UUC GL0843

The limits of insurance shown below are subject to all the terms of this policy that apply.

PREMISES 1 BUILDING 1

DESCRIPTION OF PREMISES

LOCATION: 4057 GOODWIN AVE

LOS ANGELES, CA 90039 (LOS ANGELES COUNTY)

CONSTRUCTION: BLOCK

OCCUPANCY: METAL GOODS MFG

BUSINESS INCOME INCLUDING "RENTAL VALUE"

LIMIT OF INSURANCE \$210,000

CAUSES OF LOSS FORM(S):

SPECIAL (CP1030)

ADDITIONAL EXCLUSIONS:

WATERCRAFT (CP1035)

COVERAGE FORM : CP0030

OPTIONAL COVERAGE(S):

(SEE COVERAGE FORM)

MONTHLY LIMIT OF INDEMNITY: 1/4

YOUR BUSINESS PERSONAL PROPERTY

LIMIT OF INSURANCE \$583,000

COINSURANCE PERCENTAGE 90%

CAUSES OF LOSS FORM(S):

SPECIAL (CP1030)

ADDITIONAL EXCLUSIONS: WATERCRAFT (CP1035)

COVERAGE FORM: CP0010

OPTIONAL COVERAGE(S):

(SEE COVERAGE FORM)

REPLACEMENT COST (INCLUDING STOCK)

COMMERCIAL PROPERTY - SCHEDULE OF PREMISES AND COVERAGES PROVIDED (Continued)

POLICY NUMBER: 72 UUC GL0843

ADDITIONAL COVERAGES

SPICE FOR METALWORKERS (HP0432)

POLICY NUMBER: 72 UUC GL0843



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

OPTIONAL DEDUCTIBLE

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
BUILDERS' RISK COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
TOBACCO SALES WAREHOUSES COVERAGE FORM

SCHEDULE Deductible: \$1000
e deductible shown above applies separately to each:
(Indicate one by X)
used in this endorsement, "Item" means each item of Covered Property for which a separate value is shown.

The deductible provision in the coverage forms shown above is replaced by the following:

DEDUCTIBLE

We will not pay for loss or damage until the amount of loss or damage exceeds the deductible shown in the schedule of the Optional Deductible form. We will then pay the applicable Limit of Insurance.

**But Deductible Shown in the schedule of the Optional Deductible form. We will then pay the applicable Limit of Insurance.

**Dust Deductible Shown in the schedule of the Optional Deductible form. We will then pay the applicable Limit of Insurance.

**Dust Deductible Shown in the schedule of the Optional Deductible form. We will then pay the applicable Limit of Insurance.

does not certify that these documents constitute a complete and accurate copy of the policy.

COMMERCIAL GENERAL LIABILITY COVERAGE PART - DECLARATIONS



POLICY NUMBER: 72 UUC GL0843

This COMMERCIAL GENERAL LIABILITY COVERAGE PART consists of:

- A. This Declarations;
- B. Commercial General Liability Schedule;
- C. Commercial General Liability Coverage Form; and
- D. Any Endorsements issued to be a part of this Coverage Part and listed below.

LIMITS OF INSURANCE

The Limits of Insurance, subject to all the terms of this Policy that apply, are:

Each Occurrence Limit	\$1,000,000
Fire Damage Limit - Any One Fire	\$300,000
Medical Expense Limit - Any One Person	\$10,000
Personal and Advertising Injury Limit	\$1,000,000
General Aggregate Limit, (other than Products-Completed Operations)	\$2,000,000
Products-Completed Operations Aggregate Limit	\$2,000,000

\$1,654.00 **ADVANCE PREMIUM:**

AUDIT PERIOD:

Except in this Declarations, when we use the word "Declarations" in this Coverage Part, we mean this "Declarations" or the "Common Policy Declarations."

Form Numbers of Coverage Forms, Endorsements and Schedules that are part of this Coverage Part:

HC70010390 CG00010196 CG21471093 HC00650597 HC26001093 HC22030891 HC12101185T IH12011185 EXCLUSION-DESIGNATED PRODUCTS FORM CG2133115 ATTACHED

COMMERCIAL GENERAL LIABILITY SCHEDULE



POLICY NUMBER: 72 UUC GL0843

Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.

RATING CLASSIFICATIONS

DESCRIPTION OF HAZARDS: PREMISES/OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY

COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 001/001 TERR: 003

LOCATION: 4057 GOODWIN AVE

> LOS ANGELES 90039 CA.

CLASSIFICATION CODE NUMBER

AND DESCRIPTION: 52547

ELECTROPLATING

PREMIUM AND RATING BASIS: GROSS SALES PER 1,000

EXPOSURE: 630,000

RATE: 2.0460

ADVANCE PREMIUM: 1,289.00

DESCRIPTION OF HAZARDS: PRODUCTS/COMPLETED OPERATIONS COVERAGE

REFER TO: COMMERCIAL GENERAL LIABILITY

COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO: 001/001

LOCATION: 4057 GOODWIN AVE

LOS ANGELES CA. 90039

CLASSIFICATION CODE NUMBER

52547 AND DESCRIPTION:

ELECTROPLATING

PER 1,000 PREMIUM AND RATING BASIS: GROSS SALES

42,000 **EXPOSURE:**



COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 72 UUC GL0843

RATE: 1.3040

ADVANCE PREMIUM: 365.00 MP

TOTAL ADVANCE PREMIUM: 1,654.00

TOTAL TRAVENCE TREMTON

POLICY INFORMATION

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC COMPANY CODE AND NAME: 3 HARTFORD CASUALTY INSURANCE COMPANY

EFFECTIVE DATE: 11/11/99 EXPIRATION DATE: 11/11/00

AUDIT PERIOD: SMF PROGRAM: INDUSTRIAL

LIMITS OF LIABILITY		PREMIUM
PREMISES/OPERATIONS	\$	1,289.00
\$ 1,000,000 EACH OCCUR \$ 2,000,000 AGGR PRODUCTS/COMPLETED OPERATIONS	\$	365.00
\$ 1,000,000 EACH OCCUR \$ 2,000,000 AGGR	·	
TOTAL PREMIUM	\$	1,654.00

POLICY # 72UUCGL0843 72 CONTROL # 001 TERM ID R072RD2T PROCESS DATE 10/22/99 OPER INITIALS RNM AAR PREV POL # 72UUCGL0843

PAGE 1

POLICY NUMBER: 72 UUC GL0843 72 EFFECTIVE DATE: 11/11/99 PRIMARY STATE: CA MARKET SEGMENTATION: 380

STATE RATING MODIFICATION FACTORS AND COMMISSION:

STATE CA
SMF FILED/GUIDE MOD .90
NORMAL LINE COMMISSION 18.0

CLASS INFORMATION

PREMISES/OPERATIONS (SUBLINE 334)

CLASS CODE: 52547 STATE: CA CLASS DESCRIPTION

ELECTROPLATING

PRODUCTS/COMPLETED OPERATIONS (SUBLINE 336)

CLASS CODE: 52547 STATE: CA

CLASS DESCRIPTION ELECTROPLATING

PREMISES/OPERATIONS (SUBLINE 334)

STATE: CA TERR: 003 PRMS: 001 BLDG: 001

ZIP CODE: 90032 CLASS CODE: 52547 ELECTROPLATING

PREMIUM BASIS: GROSS SALES RATING BASIS: PER 1000

(*A)1.771 X (D)1.51 X (K).90 X (FW).85 = (P)2.046 X ((Q)630,000 / 1000) =

((Q)630,000 / 1000) = 1,289.00

PRODUCTS/COMPLETED OPERATIONS (SUBLINE 336)

STATE: CA PRMS: 001 BLDG: 001

CLASS CODE: 52547 ELECTROPLATING

PREMIUM BASIS: GROSS SALES RATING BASIS: PER 1000

(A).840 X (D)2.03 X (K).90 X (FW).85 = (P)1.304 X ((Q)42,000

/ 1000) = 55.00

PROD/COMP OPS MPD (STD) 310.00

GRAND TOTAL 1,654.00

KEYS: * = OVERRIDE

A = BASE RATE D = INCR. LIMIT FACTOR

K = SMF FILED/GUIDE MOD P = FINAL RATE

Q = EXPOSURE FW = COMPANY DEV FACTOR

POLICY # 72UUCGL0843 72 CONTROL # 001 TERM ID R072RD2T PROCESS DATE 10/22/99 OPER INITIALS RNM AAR PREV POL # 72UUCGL0843

EXCELLO PLATING COMPANY, INC.

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC

COMPANY CODE AND NAME: G HARTFORD INSURANCE COMPANY OF THE MIDWEST

POLICY EFFECTIVE DATE: 11/11/99 POLICY EXPIRATION DATE: 11/11/00

AUDIT PERIOD:

MULTI-FLEX PROGRAM:

INDUSTRIAL

BUS PERSONAL PROPERTY

DED \$1000

COVERED PROPERTY CA	USE OF LOSS	AMT-OF-INS	PER CAUSE OF LOSS PREMIUM
BUS PERSONAL PROPERTY	GRPI/GRPII	583,000	1,440.00
	SPECIAL	583,000	630.00
BUSINESS INCOME	GRPI/GRPII	210,000	724.00
	SPECIAL	210,000	111.00
TARGET SPICE			\$146.00
TOTAL PREMIUM			\$3,051.00
ONE YEAR POLICY			\$3,051.00

POLICY # 72UUCGL0843 72 CONTROL # 001 TERM ID R072RD2T PROCESS DATE 10/22/99 OPER INITIALS RNM AAR PREV POL # 72UUCGL0843

EFFECTIVE DATE: 11/11/99

PAGE: 001

72

PRIMARY STATE CA

STATE RATING MODIFICATION FACTORS AND COMMISSIONS

STATE(S) CA

POLICY NUMBER: 72 UUC GL0843

.750 PREFERRED RISK PLAN MOD: SMF FILED/GUIDE MOD: 700 NORMAL LINE COMMISSION: 18.0 TIME ELEMENT COMMISSION: 18.0 DED EACH OCCURRENCE 1000

PREMISES/BUILDING RATING DETAIL

SPC RT YR TYPE OF POLICY PROT RI GRP I/II CSP CSP PLAN BLT CD DESCRIPTION CLASS CD CONST CLASS TERR CODE 2-MASONRY 6850 620 02 90039 56 1

PREMISES 001 BUILDING 001 STATE: CA

BCEG GRADE 3 (CODE 03) COUNTRYWIDE LCM: 1.610

BUSINESS INCOME (INCL RENTAL VALUE)

DISTRICT AREA L025 RISK ID 032020 MONTHLY LIMIT 1/4 (MFG/MINING) GROUP I

(C).347 X (D).809 X (DB)1.710 X (U).750 X (K).700 =

 $(P).252 \times (Q)210,000 =$ 529.00

GROUP II SYM B

(B).107 X (ER).970 X (DB)1.710 X (U).750 X (K).700

 $= (P).093 \times (Q)210,000 =$ 195.00

SPECIAL

 $(A).101 \times (U).750 \times (K).700 = (P).053 \times (O)210,000$

111.00

KEYS: C = SPECIFIC RATE D = RATE ADJUSTMENT

> DB= MONTHLY LIMIT FACTOR U = PREFERRED RISK FACTOR

K = SMF FILED/GUIDE MOD P = FINAL RATE O = LIMIT OF LIABILITY B = CLASS RATE ER= BCEG FCTR A = BASE RATE

POLICY # R072RD2T PROCESS DATE 10/22/99 OPER INITIALS RNM AAR PREV POL # 72UUCGL0843

72

PREMISES/BUILDING RATING DETAIL

PREMISES 001 BUILDING 001 (CONT)

72 UUC GL0843

BCEG GRADE 3 (CODE 03) COUNTRYWIDE LCM: 1.610

YOUR BUSINESS PERSONAL PROPERTY ITV 3.0

FN 002

POLICY NUMBER:

DISTRICT AREA L025 RISK ID 032020

EFFECTIVE DATE:

11/11/99

GROUP I COINS 90 PCT COMM 18.0

(C).555 X (D).809 X (F).950 X (G).900 X (U).750 X

 $(K).700 = (P).202 \times (Q)583,000 =$ 1,178.00

GROUP II SYM B

(B).107 X (ER).970 X (F).950 X (G).870 X (U).750 X

 $(K).700 = (P).045 \times (Q)583,000 =$ 262.00

SPECIAL (CL LIMIT 15000) RATE GROUP 02 TERR 01

(A)1,933 X (E).394 / (CW)583,000 + (N).111 X (F).950 = (CY).236 X (G).870 X (U).750 X (K).700

 $= (P).108 \times (Q)583,000 =$ 630.00

TARGET SPICE BPP

 $2,070 \times .050 =$ 104.00 TARGET SPICE TE

 $835 \times .050 =$ 42.00

> GRAND TOTAL = 3,051.00

C = SPECIFIC RATE

F = COINSURANCE ADJ

U = PREFERRED RISK FACTOR

P = FINAL RATE

B = CLASS RATE

A = BASE RATE

CW= COMBINED LIMITS

CY= RATE

D = RATE ADJUSTMENT

G = DEDUCTIBLE CREDIT

K = SMF FILED/GUIDE MOD

Q = LIMIT OF LIABILITY

ER= BCEG FCTR

E = TERRITORIAL MULT

N = THEFT FCTR

72UUCGL0843 72 CONTROL # 001 TERM ID PROCESS DATE 10/22/99 OPER INITIALS RNM AAR PREV POL # 72UUCGL0843



POLICY INFORMATION

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC

EFFECTIVE DATE: 11/11/1999 EXPIRATION DATE: 11/11/2000

AUDIT PERIOD:

--- COVERAGE PART --- -- COMPANY CODE --- PREMIUM ----

PROPERTY G 3,051.00 1,654.00 3 GENERAL LIABILITY

TOTAL POLICY PREMIUM 4,705.00

DIRECT ACCOUNT BILL NUMBER: 42519968A

The company located these documents in its POLICY # 72UUCGL0843 72 CONTROL # 001 TERM ID ROY2RD2T PROCESS DATE 10/22/99 OPER INITIALS RIMOE AND CERTIFY that these documents constitute a complete and accurate copy of the policy.

POLICY INFORMATION

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC

EFFECTIVE DATE: 11/11/99

ST PROP B&M MARINE GEN-LIAB AUTO-LIAB PHYS-DAM BOND BURG

4 \$2,905 \$1,654

72 CONTROL # 001 TERM ID 72UUCGL0843 POLICY # R072RD2T PROCESS DATE 10/22/99 OPER INITIALS RNM AAR PREV POL # 72UUCGL0843

POLICY INFORMATION

NAME INSURED: EXCELLO PLATING COMPANY, INC.
PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC

EFFECTIVE DATE: 11/11/1999

PRMS BLDG ----- STREET ----- CITY ---- STATE

4057 GOODWIN AVE 001 001 LOS ANGELES CA

(LOB) PROP GL

POLICY # 72UUCGL0843 72 CONTROL # 001 TERM ID R072RD2T PROCESS DATE 10/22/99 OPER INITIALS RNM AAR PREV POL # 72UUCGL0843

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

POLICY NO: 72 UUC GL0843 72

PRODUCER'S NAME: EICHBERG ASSOCIATES INC

PRODUCER'S CODE: 250999

11/11/99 11/11/00 POLICY PERIOD: FROM TO

DIRECT ACCOUNT BILL NUMBER: 42519968A

TRANSACTION TYPE: RENEWAL

LOB

TOTAL ANNUAL PREMIUM \$4,705.00

COMMISSION BREAKDOWN

COMMISSION PERCENTAGE

TOTAL ANNUAL PREMIUM

PROPERTY	\$3,051.00 18.0
GL	\$1,654.00 18.0
TOTAL:	\$4,705.00
FORM	TITLE
HM00010295	POLICY FRONT COVER
HM00100295	COMMON POLICY DECLARATIONS -UUC
IH00170295	COMMON POLICY CONDITIONS
IL00210498	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (BROAD FORM)
IL01030699	CALIFORNIA CHANGES - ACTUAL CASH VALUE
IL02700498	CALIFORNIA CHANGES - CANCELLATION AND NONRENEWAL
HP99011185	QUICK REFERENCE COMMERCIAL PROPERTY COVERAGE
	PART
HP00100295	COMMERCIAL PROPERTY COVERAGE PART - DECLARATIONS
CP00900788	COMMERCIAL PROPERTY CONDITIONS
HP19051185T	COMMERCIAL PROPERTY SCHEDULE OF PREMISES AND
	COVERAGES PROVIDED
НР99021185	REMOVAL PERMIT
IH10010986	PERILS SPECIFICALLY EXCEPTED
CP00100695	BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CP00300695	BUSINESS INCOME (AND EXTRA EXPENSE)
	COVERAGE FORM
HP15051295	ELIMINATION OF BUSINESS INCOME WAITING
	PERIOD
CP10300695	CAUSES OF LOSS - SPECIAL FORM
CP10350695	WATERCRAFT EXCLUSION
HP03011185	OPTIONAL DEDUCTIBLE
HP04320192	SUPPLEMENTAL PROPERTY INSURANCE COVERAGE
	ENDORSEMENT FOR METALWORKERS
IH09350898	EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES
HC70010390	QUICK REFERENCE COMMERCIAL GENERAL LIABILITY
	COVERAGE PART- OCCURRENCE
HC00100295	COMMERCIAL GENERAL LIABILITY COVERAGE PART-
	DECLARATIONS
CG00010196	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
CG21471093	EMPLOYMENT-RELATED PRACTICES EXCLUSION

The company located these documents in its (CONT'D ON NEXT PAGE). At this time, the company PRODUCER'S FACT SHEET PAGE 1 10/22/99 72 UUC GL0843 72 (11/11/00 does not certify that these documents constitute a complete and accurate copy of the policy.

THOO CELL S THE SHEET	(CONTINUED) POLICY NO: 72UUCGL0843
HC00650597 HC26001093	AMENDMENT OF COVERAGE B SPECIAL BROAD FORM COMMERCIAL - GENERAL LIABILITY ENDORSEMENT
IH12011185	EXCLUSION-DESIGNATED PRODUCTS FORM CG2133115 ATTACHED
HC22030891	EXCLUSION - AIRCRAFT PRODUCTS
HC12101185T	COMMERCIAL GENERAL LIABILITY SCHEDULE
G-3185-0	POLICY BACK COVER
STUFFER/NOTICE	TITLE
STUFFER/NOTICE G-3061-1	TITLE IMPORTANT NOTICE TO POLICYHOLDERS - REDUCTION OF COVERAGE
, , ,	IMPORTANT NOTICE TO POLICYHOLDERS - REDUCTION
G-3061-1	IMPORTANT NOTICE TO POLICYHOLDERS - REDUCTION OF COVERAGE

IMPORTANT NOTICE TO POLICYHOLDERS

TOTAL ACCOUNT BILLING SYSTEM

PC - 374 - 0

100722





IMPORTANT NOTICE TO POLICYHOLDERS REDUCTION OF COVERAGE

TITLE OF FORM: AMENDMENT OF COVERAGE B

FORM NUMBER: HC00650597

COVERAGES:

THE FORM CITED ABOVE HAS BEEN ADDED TO YOUR POLICY AND HAS THE EFFECT OF REDUCING YOUR INSURANCE COVERAGE. YOU SHOULD REVIEW YOUR POLICY AND CONTACT YOUR HARTFORD AGENT OR YOUR BROKER IF YOU HAVE ANY QUESTIONS.

72

43 08 INSURER:

GLHARTFORD INSURANCE GROUP

POLICY NO.: 72 UUC GL0843

UUC

COMMON POLICY DECLARATIONS ITEM

NAMED INSURED AND MAILING ADDRESS:

EXCELLO PLATING COMPANY, INC.

4057 GOODWIN AVE

LOS ANGELES 90039 CA

(LOS ANGELES COUNTY)

2. POLICY PERIOD: FROM 11/11/99 11/11/00 TO

AGENT'S OR BROKER'S CODE: 250999 RECORDS RETENTION - PERMANENT

AGENT'S OR BROKER'S NAME: EICHBERG ASSOCIATES INC

PREVIOUS POLICY NO.: 72 UUC GL0843

AUDIT PERIOD:

NAMED INSURED IS: CORPORATION

DESCRIPTION OF YOUR BUSINESS: METAL GOODS MFG

PROPERTY COMPANY CODE: G

GENERAL LIABILITY COMPANY CODE: 3

SELECT CUSTOMER

POLICY STATUS: ACTIVE

LOB LEVEL OF SUPPORT: CP-S, GL-S

AUDIT: (5*) GL ,(5) CP

DIRECT ACCOUNT BILL NUMBER: 42519968A

MARKET SEGMENTATION - 380 SIC CODE - 3471

AUTOMATICALLY BOOKED

FACE SHEET TERMINAL ID: R072RD2T PAGE 10/22/99 72 UUC GL0843 72 (11/11/00)

> The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.



UUCGL0843-72200012/31/9999



*EXCELLO PLATING COMPANY, INC.





This SPECIAL MULTI-FLEX POLICY is provided by the insurance company(s) of The Hartford Insurance Group, shown

COMMON POLICY DECLARATIONS

POLICY NUMBER: 72 UUC GL0843 72

RENEWAL OF: 72 UUC GL0843

Named Insured and Mailing Address:

EXCELLO PLATING COMPANY, INC.

(No., Street, Town, State, Zip Code)

4057 GOODWIN AVE

LOS ANGELES CA

(LOS ANGELES COUNTY)

Policy Period:

From 11/11/99 **To** 11/11/00

12:01 A.M., Standard time at your mailing address shown above.

In return for the payment of the premium, and subject to all of the terms of this policy, we agree with you to provide insurance as stated in this policy. The Coverage Parts that are a part of this policy are listed below. The Advance Premium shown may be subject to adjustment.

Total Advance Premium:

\$4,705.00

Coverage Part and Insurance Company Summary

Advance Premium

90039

COMMERCIAL PROPERTY HARTFORD INSURANCE COMPANY OF THE MIDWEST HARTFORD PLAZA HARTFORD, CT 06115

\$3.051.00

COMMERCIAL GENERAL LIABILITY HARTFORD CASUALTY INSURANCE COMPANY HARTFORD PLAZA HARTFORD, CT 06115

\$1,654.00

Form Numbers of Coverage Parts, Forms and Endorsements that are a part of this policy and that are not listed in the Coverage Parts.

HM0001 IH00170295 IL00210498 IL01030699 IL02700498 HP00100295 HC00100295 G-3185-0

Agent/Broker Name: EICHBERG ASSOCIATES INC

Countersigned by

This policy is not binding unless countersigned by our #tripocom party to be these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

UW COPY Form HM 00 10 02 95

01285



COMMERCIAL PROPERTY COVERAGE PART - DECLARATIONS



POLICY NUMBER: 72 UUC GL0843

- A. This Declarations;

B. Commercial Property Conditions; andC. Coverage Form(s), Causes of Loss Form(s) and any Endo	reaments and Schadulas listed by	alow
C. Coverage Form(s), Causes of Loss Form(s) and any Lindo	sements and schedules listed be	лоw.
DEDUCTIBLE		
\$		
X Optional Deductible Form applies. (SEE FORM HP0301)		
Multiple Deductible Form applies.		
Optional Windstorm or Hail Deductible Applies.		
AUDIT PERIOD:	ADVANCE PREMIUM:	\$3,051.00
MORTGAGE HOLDER(S)		

Except in this Declarations, when we use the word "Declarations" in this Coverage Part, we mean this "Declarations" or the "Common Policy Declarations."

Form Numbers of Coverage Forms, Causes of Loss Forms, Endorsements and Schedules that are a part of this Coverage Part:

HP99011185 CP00900788 HP19051185T HP99021185 IH10010986 CP00100695 CP00300695 HP15051295 CP10300695 CP10350695 HP03011185 HP04320192 IH09350898

COMMERCIAL PROPERTY - SCHEDULE OF PREMISES AND COVERAGES PROVIDED



POLICY NUMBER: 72 UUC GL0843

The limits of insurance shown below are subject to all the terms of this policy that apply.

PREMISES

BUILDING

DESCRIPTION OF PREMISES

LOCATION:

4057 GOODWIN AVE

LOS ANGELES, CA 90039

(LOS ANGELES COUNTY)

CONSTRUCTION: BLOCK

OCCUPANCY:

METAL GOODS MFG

BUSINESS INCOME INCLUDING "RENTAL VALUE"

LIMIT OF INSURANCE

\$210,000

CAUSES OF LOSS FORM(S):

SPECIAL (CP1030)

ADDITIONAL EXCLUSIONS:

WATERCRAFT (CP1035)

COVERAGE FORM: CP0030

OPTIONAL COVERAGE(S):

(SEE COVERAGE FORM)

MONTHLY LIMIT OF INDEMNITY:

1/4

YOUR BUSINESS PERSONAL PROPERTY

LIMIT OF INSURANCE

\$583,000

COINSURANCE PERCENTAGE

90%

CAUSES OF LOSS FORM(S):

SPECIAL (CP1030)

ADDITIONAL EXCLUSIONS:

WATERCRAFT (CP1035)

COVERAGE FORM:

CP0010

OPTIONAL COVERAGE(S):

(SEE COVERAGE FORM)

REPLACEMENT COST (INCLUDING STOCK)

0

COMMERCIAL PROPERTY - SCHEDULE OF PREMISES AND COVERAGES PROVIDED (Continued)

POLICY NUMBER: 72 UUC GL0843

ADDITIONAL COVERAGES

SPICE FOR METALWORKERS (HP0432)

POLICY NUMBER: 72 UUC GL0843



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

OPTIONAL DEDUCTIBLE

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
BUILDERS' RISK COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
TOBACCO SALES WAREHOUSES COVERAGE FORM

SCH	En	1 EE	
JUIT	ᄄ	v	ᆮ

Deductible: \$1000

The deductible shown above applies separately to each:						
	(Indicate one by X)	Cocurrence	Premises	ltem"		
As used	I in this endorsement, "Item"	means each item of Cove	ered Property for which a se	parate value is shown.		
Excepti	ons to the above:				4	
			•			
				•		

The deductible provision in the coverage forms shown above is replaced by the following:

DEDUCTIBLE

We will not pay for loss or damage until the amount of loss or damage exceeds the deductible shown in the schedule of the Optional Deductible form. We will then pay the arrivencorresarry droag tender to the company does not certify that these documents constitute

a complete and accurate copy of the policy.

Form HP 03 01 11 85 Printed in U.S.A. (NS)

COMMERCIAL GENERAL LIABILITY COVERAGE PART - DECLARATIONS



POLICY NUMBER: 72 UUC GL0843

This COMMERCIAL GENERAL LIABILITY COVERAGE PART consists of:

- A. This Declarations:
- B. Commercial General Liability Schedule;
- C. Commercial General Liability Coverage Form; and
- D. Any Endorsements issued to be a part of this Coverage Part and listed below.

LIMITS OF INSURANCE

The Limits of Insurance, subject to all the terms of this Policy that apply, are:

Each Occurrence Limit	\$1,000,000
Fire Damage Limit - Any One Fire	\$300,000
Medical Expense Limit - Any One Person	\$10,000
Personal and Advertising Injury Limit	\$1,000,000
General Aggregate Limit, (other than Products-Completed Operations)	\$2,000,000
Products-Completed Operations Aggregate Limit	\$2,000,000

ADVANCE PREMIUM: \$1,654.00

AUDIT PERIOD:

Except in this Declarations, when we use the word "Declarations" in this Coverage Part, we mean this "Declarations" or the "Common Policy Declarations."

Form Numbers of Coverage Forms, Endorsements and Schedules that are part of this Coverage Part:

HC70010390 HC22030891 CG00010196 HC12101185T CG21471093

HC00650597

HC26001093

IH12011185 EXCLUSION-DESIGNATED PRODUCTS

FORM CG2133115 ATTACHED

POLICY NUMBER: 72 UUC GL0843 72



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following: Commercial General Liability

See form CG21331185 attached.

POLICY NUMBER: 72 UUC GL0843 72

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - DESIGNATED PRODUCTS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE	S	CI	ΗE	DI	JL	E
----------	---	----	----	----	----	---

Designated Product(s): All Aircraft Products

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

This insurance does not apply to "bodily injury" or "property damage" included in the "products-completed operations hazard" and arising out of any of "your products" shown in the Schedule.

COMMERCIAL GENERAL LIABILITY SCHEDULE



POLICY NUMBER: 72 UUC GL0843

Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.

RATING CLASSIFICATIONS

DESCRIPTION OF HAZARDS:

PREMISES/OPERATIONS COVERAGE

REFER TO:

COMMERCIAL GENERAL LIABILITY COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO:

001/001

TERR: 003

LOCATION:

4057 GOODWIN AVE

LOS ANGELES CA. 90039

CLASSIFICATION CODE NUMBER

AND DESCRIPTION: ELECTROPLATING

52547

PREMIUM AND RATING BASIS:

GROSS SALES

PER 1,000

EXPOSURE:

630,000

RATE:

2.0460

ADVANCE PREMIUM:

1,289.00

DESCRIPTION OF HAZARDS:

PRODUCTS/COMPLETED OPERATIONS COVERAGE

REFER TO:

COMMERCIAL GENERAL LIABILITY COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO:

001/001

LOCATION:

4057 GOODWIN AVE

LOS ANGELES

90039 CA.

CLASSIFICATION CODE NUMBER

PREMIUM AND RATING BASIS:

AND DESCRIPTION:

52547

ELECTROPLATING

GROSS SALES

PER 1,000

EXPOSURE:

42,000

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Form HC 12 10 11 85T Printed in U.S.A. (NS) a complete and accurate converthe policy.

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 72 UUC GL0843

RATE:

1.3040

ADVANCE PREMIUM:

365.00 MP

TOTAL ADVANCE PREMIUM:

1,654.00

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

11/11/00

POLICY INFORMATION

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC COMPANY CODE AND NAME: 3 HARTFORD CASUALTY INSURANCE COMPANY

EFFECTIVE DATE: 11/11/99 EXPIRATION DATE: SMF PROGRAM: INDUSTRIAL AUDIT PERIOD:

LIMITS OF LIABILITY	 PREMIUM
PREMISES/OPERATIONS	\$ 1,289.00
\$ 1,000,000 EACH OCCUR \$ 2,000,000 AGGR PRODUCTS/COMPLETED OPERATIONS \$ 1,000,000 EACH OCCUR \$ 2,000,000 AGGR	\$ 365.00
TOTAL PREMIUM	\$ 1,654.00

72UUCGL0843 72 CONTROL # 001 TERM ID POLICY # R072RD2T PROCESS DATE 10/22/99 OPER INITIALS RNM AAR PREV POL # 72UUCGL0843

> The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

PAGE 1

POLICY NUMBER:

72 UUC GL0843 72

EFFECTIVE DATE: 11/11/99

PRIMARY STATE:

MARKET SEGMENTATION: 380

STATE RATING MODIFICATION FACTORS AND COMMISSION:

STATE

SMF FILED/GUIDE MOD

.90

NORMAL LINE COMMISSION

18.0

CLASS INFORMATION

PREMISES/OPERATIONS (SUBLINE 334)

CLASS CODE: 52547

STATE: CA

CLASS DESCRIPTION

ELECTROPLATING

PRODUCTS/COMPLETED OPERATIONS (SUBLINE 336)

CLASS CODE: 52547 STATE: CA

CLASS DESCRIPTION

ELECTROPLATING

PREMISES/OPERATIONS (SUBLINE 334)

STATE: CA

TERR: 003

PRMS: 001

BLDG: 001

ZIP CODE: 90032

CLASS CODE: 52547 ELECTROPLATING

PREMIUM BASIS: GROSS SALES

RATING BASIS:

PER 1000

 $(*A)1.771 \times (D)1.51 \times (K).90$

(FW).85 = (P)2.046

((Q)630,000 / 1000)

1,289.00

PRODUCTS/COMPLETED OPERATIONS (SUBLINE 336)

STATE: CA

PRMS: 001

BLDG: 001

CLASS CODE: 52547

ELECTROPLATING

PREMIUM BASIS: GROSS SALES

RATING BASIS: PER 1000

(A) .840 X (D) 2.03 X (K) .90 X (FW) .85 = (P) 1.304 X (Q) 42,000

1000) =

PROD/COMP OPS MPD (STD)

-K-=-SMF-FILED/GUIDE_MOD_

55.00 310.00

GRAND TOTAL

1,654.00

KEYS:

* = OVERRIDE

A = BASE RATE

D = INCR. LIMIT FACTOR

P = FINAL RATE

Q = EXPOSURE

FW = COMPANY DEV FACTOR

POLICY #

72UUCGL0843 72 CONTROL # 001 TERM ID R072RD2T PROCESS DATE 10/22/99 OPER INITIALS RNM AAR PREV POL # 72UUCGL0843

> The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

1

POLICY INFORMATION

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC

COMPANY CODE AND NAME: G HARTFORD INSURANCE COMPANY OF THE MIDWEST

POLICY EFFECTIVE DATE: 11/11/99

POLICY EXPIRATION DATE: 11/11/00 AUDIT PERIOD:

MULTI-FLEX PROGRAM:

INDUSTRIAL

BUS PERSONAL PROPERTY

DED \$1000

COVERED PROPERTY CA	USE OF LOSS	AMT-OF-INS	PER CAUSE OF LOSS PREMIUM
BUS PERSONAL PROPERTY	GRPI/GRPII	583,000	1,440.00
	SPECIAL	583,000	630.00
BUSINESS INCOME	GRPI/GRPII	210,000	724.00
	SPECIAL	210,000	111.00
TARGET SPICE			\$146.00
TOTAL PREMIUM			\$3,051.00
ONE YEAR POLICY		<u></u> .	\$3,051.00

72UUCGL0843 POLICY # 72 CONTROL # 001 TERM ID R072RD2T PROCESS DATE 10/22/99 OPER INITIALS RNM AAR PREV POL # 72UUCGL0843 72

PAGE: 001

POLICY NUMBER:

72 UUC GL0843

EFFECTIVE DATE:

11/11/99

PRIMARY STATE CA

STATE RATING MODIFICATION FACTORS AND COMMISSIONS

STATE(S)

.750 PREFERRED RISK PLAN MOD: SMF FILED/GUIDE MOD: .700 NORMAL LINE COMMISSION: TIME ELEMENT COMMISSION: 18.0 DED EACH OCCURRENCE 1000

PREMISES/BUILDING RATING DETAIL

SPC RT YR TYPE OF POLICY PROT RI GRP I/II CSP CSP ZIP PLAN BLT CD DESCRIPTION CLASS CD CLASS CONST TERR CODE 02 1 2-MASONRY 6850 620 90039

PREMISES 001 BUILDING 001 STATE: CA

BCEG GRADE 3 (CODE 03)

COUNTRYWIDE LCM: 1.610

BUSINESS INCOME (INCL RENTAL VALUE)

DISTRICT AREA L025 RISK ID 032020 MONTHLY LIMIT 1/4 (MFG/MINING)

GROUP I

(C) $.347 \times (D) .809 \times (DB) 1.710 \times (U) .750 \times (K) .700 =$ $(P).252 \times (Q)210,000 =$

529.00

GROUP II SYM B
(B).107 X (ER).970 X (DB)1.710 X (U).750 X (K).700

 $= (P).093 \times (Q)210,000 =$

195.00

SPECIAL

(A) $.101 \times (U) .750 \times (K) .700 = (P) .053 \times (Q) 210,000$

111.00

KEYS: C = SPECIFIC RATE D = RATE ADJUSTMENT

DB= MONTHLY LIMIT FACTOR

U = PREFERRED RISK FACTOR

K = SMF FILED/GUIDE MOD Q = LIMIT_OF_LIABILITY_

P = FINAL RATE

B = CLASS RATE

ER= BCEG FCTR

A = BASE RATE

POLICY # 72UUCGL0843 72 CONTROL # 001 TERM ID R072RD2T PROCESS DATE 10/22/99 OPER INITIALS RNM AAR PREV POL # 72UUCGL0843

> The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

PAGE: 002

72 UUC GL0843

EFFECTIVE DATE:

11/11/99

PREMISES/BUILDING RATING DETAIL

PREMISES 001 BUILDING 001

BCEG GRADE 3 (CODE 03)

COUNTRYWIDE LCM: 1.610

YOUR BUSINESS PERSONAL PROPERTY

ITV 3.0

FN 002

POLICY NUMBER:

DISTRICT AREA LO25 RISK ID 032020

GROUP I COINS 90 PCT COMM 18.0

(C) .555 X (D) .809 X (F) .950 X (G) .900 X (U) .750 X (K) .700 = (P) .202 X (Q) 583,000 = 1,178.00

GROUP II SYM B

(B).107 X (ER).970 X (F).950 X (G).870 X (U).750 X

 $(K).700 = (P).045 \times (Q)583,000 =$ 262.00

SPECIAL (CL LIMIT 15000) RATE GROUP 02 TERR 01

(A)1,933 X (E).394 / (CW)583,000 + ((N).111 X (F).950) = (CY).236 X (G).870 X (U).750 X (K).700 = (P).108 X (Q)583,000 =

630.00

TARGET SPICE BPP

 $2.070 \times .050 =$ 104.00

TARGET SPICE TE $835 \times .050 =$ 42.00

> GRAND TOTAL = 3,051.00

KEYS: C = SPECIFIC RATE

F = COINSURANCE ADJ

U = PREFERRED RISK FACTOR

P = FINAL RATE

B = CLASS RATE

A = BASE RATE

CW= COMBINED LIMITS

CY= RATE

D = RATE ADJUSTMENT

G = DEDUCTIBLE CREDIT

K = SMF FILED/GUIDE MOD

Q = LIMIT OF LIABILITY

ER= BCEG FCTR

E = TERRITORIAL MULT

N = THEFT FCTR

72UUCGL0843 72 CONTROL # 001 TERM ID R072RD2T PROCESS DATE 10/22/99 OPER INITIALS RNM AAR PREV POL # 72UUCGL0843

> The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

01292

POLICY INFORMATION

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC

EFFECTIVE DATE: 11/11/1999 EXPIRATION DATE: 11/11/2000

AUDIT PERIOD:

---- COVERAGE PART ---- --- COMPANY CODE --- PREMIUM ----

PROPERTY G 3.051.00 GENERAL LIABILITY 3 1,654.00

TOTAL POLICY PREMIUM 4,705.00

DIRECT ACCOUNT BILL NUMBER: 42519968A

POLICY # 72UUCGL0843 72 CONTROL # 001 TERM TO R072RD2T R0

POLICY INFORMATION

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC

EFFECTIVE DATE: 11/11/99

ST PROP B&M MARINE GEN-LIAB AUTO-LIAB PHYS-DAM BURG BOND

4 \$2,905 \$1,654

72UUCGL0843 72 CONTROL # 001 TERM ID R072RD2T 10/22/99 OPER INITIALS RNM AAR PREV POL # 72UUCGL0843 POLICY # PROCESS DATE

POLICY INFORMATION

NAME INSURED: EXCELLO PLATING COMPANY, INC. PRODUCER CODE AND NAME: 250999 EICHB EICHBERG ASSOCIATES INC

EFFECTIVE DATE: 11/11/1999

PRMS BLDG ----- STREET ----- CITY ---- STATE 001 001 4057 GOODWIN AVE LOS ANGELES (LOB) PROP GL

POLICY # 72UUCGL0843 72 CONTROL # 001 TERM ID R072RD2T PROCESS DATE 10/22/99 OPER INITIALS RNM AAR PREV POL # 72UUCGL0843

> The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

NAMED INSURED: EXCELLO PLATING COMPANY, INC.

POLICY NO: 72 UUC GL0843 72

PRODUCER'S NAME: EICHBERG ASSOCIATES INC

PRODUCER'S CODE: 250999

POLICY PERIOD: FROM 11/11/99 TO 11/11/00

DIRECT ACCOUNT BILL NUMBER: 42519968A

TRANSACTION TYPE: RENEWAL

LOB

TOTAL ANNUAL PREMIUM \$4,705.00

COMMISSION BREAKDOWN

TOTAL ANNUAL PREMIUM COMMISSION PERCENTAGE

PROPERTY	\$3,051.00 18.0		
${f GL}$	\$1,654.00 18.0		
TOTAL:	\$4,705.00		
FORM	TITLE .		
НМ00010295	POLICY FRONT COVER		
HM00100295	COMMON POLICY DECLARATIONS -UUC		
IH00170295	COMMON POLICY CONDITIONS		
IL00210498	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (BROAD FORM)		
IL01030699	CALIFORNIA CHANGES - ACTUAL CASH VALUE		
IL02700498	CALIFORNIA CHANGES - CANCELLATION AND NONRENEWAL		
HP99011185	QUICK REFERENCE COMMERCIAL PROPERTY COVERAGE PART		
нР00100295	COMMERCIAL PROPERTY COVERAGE PART - DECLARATIONS		
CP00900788	COMMERCIAL PROPERTY CONDITIONS		
HP19051185T	COMMERCIAL PROPERTY SCHEDULE OF PREMISES AND		
	COVERAGES PROVIDED		
HP99021185	REMOVAL PERMIT		
IH10010986	PERILS SPECIFICALLY EXCEPTED		
CP00100695	BUILDING AND PERSONAL PROPERTY COVERAGE FORM		
CP00300695	BUSINESS INCOME (AND EXTRA EXPENSE)		
	COVERAGE FORM		
HP15051295	ELIMINATION OF BUSINESS INCOME WAITING		
	PERIOD		
CP10300695	CAUSES OF LOSS - SPECIAL FORM		
CP10350695	WATERCRAFT EXCLUSION		
нр03011185	OPTIONAL DEDUCTIBLE		
HP04320192	SUPPLEMENTAL PROPERTY INSURANCE COVERAGE		
	ENDORSEMENT FOR METALWORKERS		
IH09350898	EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES		
HC70010390	QUICK REFERENCE COMMERCIAL GENERAL LIABILITY		
	COVERAGE PART- OCCURRENCE		
HC00100295	COMMERCIAL GENERAL LIABILITY COVERAGE PART- DECLARATIONS		
CG00010196	COMMERCIAL GENERAL LIABILITY COVERAGE FORM		
CG21471093	EMPLOYMENT-RELATED PRACTICES EXCLUSION		

The company located these documents in its (CONT D ON NEXT PAGE). At this time, the company PAGE 1 PRODUCER'S FACT SHEET 10/22/99 72 UUC GL0843 72 (11/11/0 does not certify that these documents constitute a complete and accurate copy of the policy.

PRODUCER'S FACT SHEET (CONTINUED)

HC00650597 HC26001093 IH12011185 HC22030891 HC12101185T G-3185-0	AMENDMENT OF COVERAGE B SPECIAL BROAD FORM COMMERCIAL - GENERAL LIABILITY ENDORSEMENT EXCLUSION-DESIGNATED PRODUCTS FORM CG2133115 ATTACHED EXCLUSION - AIRCRAFT PRODUCTS COMMERCIAL GENERAL LIABILITY SCHEDULE POLICY BACK COVER
STUFFER/NOTICE	TITLE
G-3061-1	IMPORTANT NOTICE TO POLICYHOLDERS - REDUCTION OF COVERAGE
G-3188-0	IMPORTANT NOTICE TO POLICYHOLDERS
G-3203-2	POLICYHOLDER NOTICE EXCLUSION OF CERTAIN COMPUTER RELATED LOSSES
G-3211-0	IMPORTANT NOTICE TO POLICYHOLDERS COMMERCIAL PROPERTY COVERAGE
PC=374-0	- IMPORTANT NOTICE TO POLICYHOLDERS - TOTAL ACCOUNT BILLING SYSTEM

POLICY NO: 72UUCGL0843







IMPORTANT NOTICE TO POLICYHOLDERS **REDUCTION OF COVERAGE**

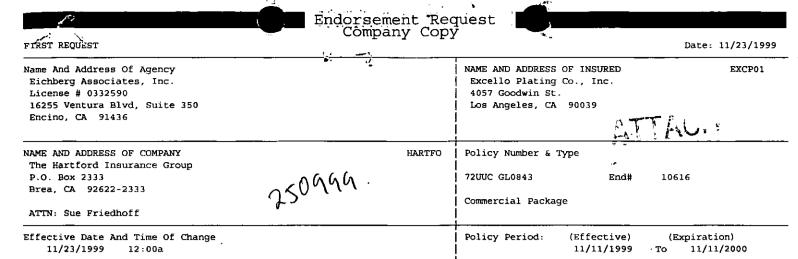
TITLE OF FORM: AMENDMENT OF COVERAGE B

FORM NUMBER: HC00650597

COVERAGES:

THE FORM CITED ABOVE HAS BEEN ADDED TO YOUR POLICY AND HAS THE EFFECT OF REDUCING YOUR INSURANCE COVERAGE. YOU SHOULD REVIEW YOUR POLICY AND CONTACT YOUR HARTFORD AGENT OR YOUR BROKER IF YOU HAVE ANY QUESTIONS.

> The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.



deleting acv

PLEASE DELETE FORM IL01030699 ACTUAL CASH VALUE. AS PER LAST YEARS POLICY PLEASE MAKE SURE POLICY IS AT REPLACEMENT COST.

THANK YOU,

per Rosavio attached chuck commil to Agust

12/3

(Authorized Signature)

Julie Vitto

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Form 70/175 (4/13/93)

December 3, 1999

AGENT:

EIGHBERG ASSOC. OF AGENCY.

CODE:

250999

ATTN:

JULIE VITTO

72 UUC GL0843

INSD: EXCELLO PLATING CO., INC.

Dear Julie,

We're in receipt of your memo dated 11/23/99, currently the policy is at replacement cost, please refer to letter attached explaining the reason for form IL01030699.

If there's any questions please contact the Underwriter.

Sincerely

Lisa Nguyen
Customer Service Representative

Copy wort letterhead only Azent we van out of paper.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION—DESIGNATED PRODUCTS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE

Designated Product(s):

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

This insurance does not apply to "bodily injury" or "property damage" included in the "products-completed operations hazard" and arising out of any of "your products" shown in the Schedule.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL BROAD FORM COMMERCIAL GENERAL LIABILITY ENDORSEMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

This endorsement expands coverage provided under CG 00 01. You may use the index to locate these coverage features quickly:

<u>INDEX</u>		
SUBJEC	<u>CT</u>	<u>PAGE</u>
Coverage	ge A (Bodily Injury and Property Damage)	2
1.	Non-owned Aircraft	2
2.	Non-owned Watercraft	2
3.	Property Damage Liability - Borrowed Equipment	2 2
4.	Property Damage Liability - Elevators	2
5.	Fire, Lightning or Explosion Damage	2
Coverag	ge B (Personal Injury and Advertising Injury)	2 3 3
6.	Contractual Personal Injury and Advertising Injury	3
Coverag	ge C (Medical Payments)	3
7.	Medical Payments	3
Supple	mentary Payments (Coverages A and B)	4
8.	Supplementary Payments	4
Who is	an Insured	4
9.	Additional Insureds by Contract, Agreement or Permit	4
10.	Additional Insured - Broad Form Vendors	5
11.	Broad Form Named Insured	5
12.	Newly Formed or Acquired Organizations	6
13.	Additional Insured - Volunteers	6
Condition	ons	6
14.	Unintentional Failure to Disclose Hazards	6
15.	Duties in the Event of Occurrence, Offense, Claim or Suit	6
16.	Other Insurance	7
17.	Liberalization	7
Definition	ons	7
18.	Mental Anguish	7
19.	Incidental Malpractice Liability	8
20.	Impaired Property	8
21.	Insured Contract	8 ·
22.	Mobile Equipment Redefined	9
23	Personal Injury	a

Form HC 26 00 10 93

The company located these documents in its business records. At this time, the company © 1993, THORSTROI certify that these documents constitute (includes copyrighted material of Insurance conversions) of the policy.

SPECIAL BROAD FORM COMMERCIAL **GENERAL LIABILITY ENDORSEMENT**

COVERAGE A (Bodily Injury and Property Damage)

1. **NON-OWNED AIRCRAFT**

- a. Exclusion g. is changed so that COVERAGE A (Section I) applies to an aircraft that is:
 - (1) Hired, chartered or loaned with a paid crew; but
 - (2) Not owned by any insured.
- b. This provision 1. does not apply if the insured has any other insurance for "bodily injury" or "property damage" liability that would also be covered under this provision, whether the other insurance is primary. excess, contingent or on any other basis. In that case, this provision 1, does not provide any insurance.

2. NON-OWNED WATERCRAFT

- a. Exclusion g. of COVERAGE A (Section I) does not apply to any watercraft under 51 feet long that is neither:
 - (1) Owned by you; nor
 - (2) Being used to carry persons for a charge.
- b. This provision 2. applies to any person, who with your expressed or implied consent, either uses or is responsible for the use of the watercraft.
- c. This provision 2. does not apply if the insured has any other insurance for "bodily injury" or "property damage" liability that would also be covered under this provision, whether the other insurance is primary, excess, contingent or on any other basis. In that case, this provision 2, does not provide any insurance.

3. PROPERTY DAMAGE LIABILITY - BORROWED EQUIPMENT

a. Exclusion J. of COVERAGE A (Section I) is amended as follows:

Paragraph (4) of this exclusion does not apply to "property damage" to borrowed equipment while not being used to perform operations at the job site.

b. The insurance afforded by reason of this provision 3. is excess over any other valid and collectible property insurance (including any deductible portion thereof) available to the insured whether primary, excess, contingent or on any other basis, and the OTHER INSURANCE condition is changed accordingly.

PROPERTY DAMAGE LIABILITY - ELEVATORS

The insurance for "property damage" liability is also subject to the following:

- a. Paragraphs (3) and (4) of exclusion j. of COVERAGE A (Section I) do not apply to the use of elevators.
- b. The insurance afforded by reason of this provision 4. is excess over any valid and collectible property insurance (including any deductible portion thereof) available to the insured whether primary, excess, contingent or on any other basis, and the OTHER INSURANCE condition is changed accordingly.

5. FIRE, LIGHTNING OR EXPLOSION DAMAGE

- a. The word fire is changed to fire, lightning or explosion where it appears in:
 - (1) The Limits of Insurance section of the Declarations:
 - (2) Paragraph 6. of LIMITS OF INSURANCE (Section III); and

(3) Paragraph b. of the OTHER INSURANCE Condition located these documents in its business records. At this time, the company does not nertify that these donoursents constitute a complete and accurate copy of the policy.



SPECIAL BROAD FORM COMMERCIAL **GENERAL LIABILITY ENDORSEMENT**

- b. As respects the definition of "insured contract" in DEFINITIONS (Section V), as amended by this endorsement, paragraph a. is replaced by the following:
 - a. A contract for a lease of premises;

Any coverage afforded by this replacement of paragraph a. will be subject to paragraph 6. of LIMITS OF INSURANCE (Section III).

c. The last paragraph of COVERAGE A (Section I) (after the exclusions) is replaced by the following:

Exclusions c. through n. do not apply to damage by fire, lightning or explosion to premises rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to this coverage as described in LIMITS OF INSURANCE (Section III).

- d. The Limit of Insurance shown in the Declarations will apply to all damage proximately caused by the same event, whether such damage results from fire, lightning or explosion or any combination of the three.
- e. The Fire Damage Limit in Paragraph 6. of LIMITS OF INSURANCE (Section III), is replaced by a new Fire, Lightning and Explosion Limit, which will be subject to all of the terms of LIMITS OF INSURANCE (Section III). The new Fire, Lightning or Explosion Limit is the higher of:
 - (1) \$300,000; or
 - (2) The amount shown in the Declarations for Fire Damage Limit.
- f. This provision 5, does not apply if Fire Damage Legal Liability of COVERAGE A (Section I) is excluded either by the provisions of the Coverage Part or by endorsement.

COVERAGE B (Personal Injury and Advertising Injury)

- 6. CONTRACTUAL PERSONAL INJURY AND ADVERTISING INJURY
 - a. Exclusion a. (4) of COVERAGE B (Section I) is deleted; and
 - b. This provision 6. does not apply if COVERAGE B. PERSONAL INJURY LIABILITY AND ADVERTISING INJURY LIABILITY is excluded either by the provisions of the Coverage Part or by endorsement.

COVERAGE C (Medical Payments)

MEDICAL PAYMENTS 7.

- a. In Paragraph a. (2) of the insuring agreement of COVERAGE C (Section I), one year is changed to three years.
- b. The Medical Expense Limit in Paragraph 7. of LIMITS OF INSURANCE (Section III) is replaced by a new Medical Expense Limit, which will be subject to all the terms of LIMITS OF INSURANCE (Section III).

The new Medical Expense Limit is the higher of:

- (1) \$10,000; or

(2) The amount shown in the Declarations for the declaration for the business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Form HC 26 00 10 93 Printed in U.S.A. (NS)

c. This provision 7. does not apply if COVERAGE C. MEDICAL PAYMENTS is excluded either by the provisions of the Coverage Part or by endorsement.

SUPPLEMENTARY PAYMENTS (COVERAGES A and B)

SUPPLEMENTARY PAYMENTS 8.

In the SUPPLEMENTARY PAYMENTS - COVERAGES A and B provision:

- (1) The limit for the cost of bail bonds is changed from \$250 to \$1,000; and
- (2) The limit for loss of earnings is changed from \$100 a day to \$250 a day.

WHO IS AN INSURED

ADDITIONAL INSUREDS BY CONTRACT, AGREEMENT OR PERMIT 9.

- a. WHO IS AN INSURED (Section II) is amended to include as an insured any person or organization with whom you agreed, because of a written contract or agreement or permit, to provide insurance such as is afforded under this policy, but only with respect to your operations, "your work" or facilities owned or used by you.
- b. This provision 9. does not apply:
 - (1) Unless the written contract or agreement has been executed or permit has been issued prior to the "bodily injury," "property damage," "personal injury" or "advertising injury;"
 - (2) To any person or organization included as an insured under provision 10.; or
 - (3) To any person or organization included as an insured by an endorsement issued by us and made a part of this Coverage Part.
- c. When an engineer, architect or surveyor becomes an insured under provision 9. a., the following additional exclusion applies:
 - "Bodily injury," "property damage," "personal injury" or "advertising injury" arising out of the rendering of or the failure to render any professional services by or for you, including:
 - (1) The preparing, approving, or failing to prepare or approve maps, drawings, opinions, reports, surveys, change orders, designs or specifications; and
 - (2) Supervisory, inspection, or engineering services.
- d. When a lessor of leased equipment becomes an insured under provision 9. a., the following additional exclusions apply:
 - (1) To any "occurrence" which takes place after the equipment lease expires; or
 - (2) To "bodily injury" or "property damage" arising out of the sole negligence of the lessor.
- e. When owners or other interests from whom land has been leased become an insured under provision 9. a., the following additional exclusions apply:

(1) Any "occurrence" which takes place after you he some place after you he some place after you have a some place after your and you have a some place after you have a some you have a some place after you have a some you business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

- (2) Structural alterations, new construction or demolition operations performed by or on behalf of the owners or other interests from whom land has been leased.
- f. When managers or lessors of premises become an insured under provision 9. a., the following additional exclusions apply:
 - (1) Any "occurrence" which takes place after you cease to be a tenant in that premises; or
 - (2) Structural alterations, new construction or demolition operations performed by or on behalf of the manager or lessors of the premises.

10. ADDITIONAL INSURED - BROAD FORM VENDORS

- a. WHO IS AN INSURED (Section II) is amended to include any person or organization with whom you agreed, because of a written contract or agreement to provide insurance, but only with respect to "bodily injury" or "property damage" arising out of "your products" which are distributed or sold in the regular course of the vendor's business, subject to the following additional exclusions:
 - (1) The insurance afforded the vendor does not apply to:
 - (i) "Bodily injury" or "property damage" for which the vendor is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages that the vendor would have in the absence of the contract or agreement;
 - (ii) Any express warranty unauthorized by you;
 - (iii) Any physical or chemical change in the product made intentionally by the vendor;
 - (iv) Repackaging, unless unpacked solely for the purpose of inspection, demonstration, testing, or substitution of parts under instructions from the manufacturer, and then repackaged in the original container;
 - (v) Any failure to make such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products;
 - (vi) Demonstration, installation, servicing or repair operations, except such operations performed at the vendor's premises in connection with the sale of the product;
 - (vii) Products which, after distribution or sale by you, have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the vendor.
 - (2) This insurance does not apply to any insured person or organization, from whom you have acquired such products, or any ingredient, part or container, entering into, accompanying or containing such products.
 - (3) This provision 10. does not apply to any vendor included as an insured by an endorsement issued by us and made a part of this Coverage Part.
 - (4) This provision 10. does not apply if "bodily injury" or "property damage" included within the "products-completed operations hazard" is excluded either by the provisions of the Coverage Part or by endorsement.

11. BROAD FORM NAMED INSURED

WHO IS AN INSURED (Section II) is amended by adding Paragraph 2. e.:

2 e. Any subsidiary and subsidiary thereof, of yours which is a legally incorporated entity of which you own a financial interest of more than 50% of the voting stock on the effective date of the Coverage Part. The insurance afforded herein for any subsidiary not named in this Coverage Part as a named insured does not apply to injury or damage with respect to which an insured under this Coverage Part is also an insured under another policy or would be an insured under such policy but for its termination or the exhaustion of its limits of insurance.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

12. NEWLY FORMED OR ACQUIRED ORGANIZATIONS

- a. In paragraph 4. a. of WHO IS AN INSURED (Section II), 90th day is changed to 180th day.
- b. This provision 12. does not apply if coverage for newly formed or acquired organizations is excluded either by the provisions of the Coverage Part or by endorsement.

13. ADDITIONAL INSURED - VOLUNTEERS

a. WHO IS AN INSURED (Section II) is amended to include as an insured any person(s) who are volunteer worker(s) for you, but only while acting at the direction of, and within the scope of their duties for you.

However, no volunteer workers(s) are insureds for:

- (1) "Bodily injury," "property damage," "personal injury" or "advertising injury" arising out of rendering or the failure to render professional services by a volunteer worker.
- (2) "Bodily injury" or "personal injury:"
 - (a) To you, to your partners or members (if you are a partnership or joint venture), to your other volunteer worker(s) or to your "employees" arising out of and in the course of their duties for you;
 - (b) To the spouse, child, parent, brother or sister of your volunteer worker(s) or your "employees" as a consequence of paragraph (2) (a) above; or
- (3) "Property damage" to property:
 - (a) Owned, occupied or used by,
 - (b) Rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by:

you, any of your other volunteer worker(s), your "employees" or if you are a partnership or joint venture, any partner or member.

- b. Exclusion 2. a. of COVERAGE C (Section I) is replaced by the following:
 - 2. a. To any insured, except volunteer workers.
- c. When used in this provision 13., volunteer worker(s) means a person who is not paid a fee, salary or other compensation.

CONDITIONS

14. UNINTENTIONAL FAILURE TO DISCLOSE HAZARDS

It is agreed that based on our reliance on your representations as to existing hazards, if unintentionally you should fail to disclose all such hazards at the inception date of your policy, we shall not deny coverage under this Coverage Part because of such failure.

15. DUTIES IN THE EVENT OF OCCURRENCE, OFFENSE, CLAIM OR SUIT

a. The requirement in condition 2. a. that you must see to it that we are notified of an "occurrence" or offense applies only when the "occurrence" or offense is the company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

SPECIAL BROAD FORM COMMERCIAL GENERAL LIABILITY ENDORSEMENT

- (1) You, if you are an individual;
- (2) A partner, if you are a partnership; or
- (3) An "executive officer" or insurance manager, if you are a corporation.
- b. The requirement in condition 2. b. that you must see to it that we receive notice of claim or "suit" will not be considered breached unless the breach occurs after such claim or "suit" is known to:
 - (1) You, if you are an individual;
 - (2) A partner, if you are a partnership; or
 - (3) An "executive officer" or insurance manager, if you are a corporation.

16. OTHER INSURANCE

Paragraph b. Excess Insurance of the OTHER INSURANCE Condition is replaced by the following:

This insurance is excess over any other insurance, whether primary, excess, contingent or on any other basis:

- (1) That is Fire, Extended Coverage, Builders Risk, Installation Risk or similar coverage for "your work;"
- (2) That is Fire, lightning or explosion insurance for premises rented to you:
- (3) If the loss arises out of the maintenance or use of aircraft, "autos" or watercraft to the extent not subject to Exclusion g. of Coverage A (Section I); or
- (4) When any of the Named Insureds, under this Coverage Part, are additional insureds under a commercial general liability policy or similar insurance of another party.

When this insurance is excess, we will have no duty under Coverage A or B to defend any claim or "suit" that any other insurer has a duty to defend. If no other insurer defends, we will undertake to do so, but we will be entitled to the insured's rights against all those other insureds.

When this insurance is excess over other insurance, we will pay only our share of the amount of the loss, if any, that exceeds the sum of:

- (1) The total amount that all such other insurance would pay for the loss in the absence of this insurance; and
- (2) The total of all deductible and self-insured amounts under all that other insurance.

We will share the remaining loss, if any, with any other insurance that is not described in this Excess Insurance provision and was not bought specifically to apply in excess of the Limits of Insurance shown in the Declarations of this Coverage Part.

17. LIBERALIZATION

If we adopt a change in this form that would broaden the coverage of this form without extra charge, the broader coverage will apply to this policy. It will apply when the change becomes effective in your state.

DEFINITIONS

18. MENTAL ANGUISH

The company located these documents in its The definition of "bodily injury" in DEFINITIONS (Springle) is a released by the tollowing me, the company does not certify that these documents constitute a complete and accurate copy മൂട്ടില് ജില്ല്

Form HC 26 00 10 93 Printed in U.S.A. (NS)

SPECIAL BROAD FORM COMMERCIAL GENERAL LIABILITY ENDORSEMENT

"Bodily injury" means bodily injury, sickness or disease sustained by a person, including mental anguish or death resulting from any of these at any time.

19. INCIDENTAL MALPRACTICE LIABILITY

- a. The definition of "bodily injury" in **DEFINITIONS** (Section V) is amended to include injury arising out of the rendering or failure to render medical or paramedical services to persons by any physician, dentist, nurse, emergency medical technician or paramedic who is employed by you to provide such services.
- b. Paragraph 2. a. (1) (d) of WHO IS AN INSURED (Section II) does not apply to nurses, emergency medical technicians or paramedics referred to in a. above.
- c. Paragraph (1) of exclusion e, of COVERAGE A (Section I) does not apply to injury to the emotions or reputation of a person arising out of rendering of such services.
- d. This provision 19. does not apply if you are engaged in the business or occupation of providing any services referred to in a. above.

20. IMPAIRED PROPERTY

- a. The definition of "impaired property" in the **DEFINITIONS** (Section V) does not apply.
- b. Exclusions m. and n. of COVERAGE A (Section I) are replaced by the following:
 - Loss of use of tangible property which has not been physically injured or destroyed, resulting from:
 - (1) A delay in or lack of performance by you or anyone on your behalf of any contract or agreement; or
 - (2) The failure of "your product" or "your work" to meet the level of performance, quality, fitness of durability warranted or represented by you or on your behalf.

This exclusion does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of:

- (1) "Your product;" or
- (2) "Your work;"

after such product or work has been put to its intended use.

- n. Damages claimed for any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:
 - (1) "Your product;"
 - (2) "Your work;" or
 - (3) Any property of which "your product" or "your work" forms a part;

if such product, work, or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

21. INSURED CONTRACT

- a. The definition of "insured contract" in the DEFINITIONS (Section V) is replaced by the following:
 - 6. "Insured contract" means:

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

SPECIAL BROAD FORM COMMERCIAL GENERAL LIABILITY ENDORSEMENT

- a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner is not an "insured contract;"
- b. A sidetrack agreement;
- c. Any easement or license agreement;
- d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
- e. An elevator maintenance agreement;
- f. That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the liability of another party to pay for "bodily injury" or "property damage" to a third person or organization.

An "insured contract" does not include that part of any contract or agreement:

- (1) That indemnifies an architect, engineer or surveyor for injury or damage arising out of:
 - a. Preparing, approving or failing to prepare or approve maps, drawings, opinions, reports, surveys, change orders, designs or specifications; or
 - b. Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage;
- (2) Under which the insured, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the insured's rendering or failure to render professional services, including those listed in (1) above and supervisory, inspection or engineering services.

22. MOBILE EQUIPMENT REDEFINED

Paragraph f. (1) (a) (b) (c) does not apply to self-propelled vehicles of less than 1000 pounds gross vehicle weight.

23. PERSONAL INJURY

- a. The following is added to the "personal injury" definition:
 - f. Discrimination or humiliation that results in injury to the feelings or reputation of a natural person, but only if such discrimination or humiliation is:
 - (1) Not done intentionally by or at the direction of:
 - (a) The insured; or
 - (b) Any "executive officer," director, stockholder, partner or member of the insured; and
 - (2) Not directly or indirectly related to the employment, prospective employment or termination of employment of any person or persons by any insured.
- b. Paragraph f. of the definition "personal injury" of **DEFINITIONS** (Section V) does not apply in the states of Kansas, New York or Ohio.
- c. This provision 23. does not apply if COVERAGE B. PERSONAL INJURY LIABILITY is excluded either by the provisions of the coverage part or by endorsement.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.



COMMON POLICY CONDITIONS

All Coverage Parts included in this policy are subject to the following conditions.

A. CANCELLATION

- 1. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
- 2. We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:
 - a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - b. 30 days before the effective date of cancellation if we cancel for any other reason.
- 3. We will mail or deliver our notice to the first Named Insured's last mailing address known to us.
- 4. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
- 5. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
- 6. If notice is mailed, proof of mailing will be sufficient proof of notice.

B. CHANGES

This policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Declarations is authorized on behalf of all insureds to agree with us on changes in the terms of this policy. If the terms are changed, the changes will be shown in an endorsement issued by us and made a part of this policy.

C. EXAMINATION OF YOUR BOOKS AND **RECORDS**

We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to three years afterward.

We may do the same as to the books and records of any organization you newly acquire or form that is deemed to be a Named Insured under this policy.

D. INSPECTIONS AND SURVEYS

We have the right but are not obligated to:

- 1. Make inspections and surveys at any time;
- 2. Give you reports on the conditions we find; and
- Recommend changes.

inspections. surveys, reports recommendations relate only to insurability and the premiums to be charged. Such inspections are not safety inspections. We do not undertake any duty to provide for the health or safety of any person. And we do not represent or warrant that conditions:

- 1. Are safe or healthful; or
- 2. Comply with laws, regulations, codes or standards.

This condition applies not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations on our behalf.

Form IH 00 17 02 95 Page 1 of 2

COMMON POLICY CONDITIONS (Continued)

E. PREMIUMS

The first Named Insured shown in the Declarations:

- Is responsible for the payment of all premiums; and
- 2. Will be the payee for any return premiums we pay.

F. TRANSFER OF YOUR RIGHTS AND DUTIES UNDER THIS POLICY

Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual Named Insured.

If you die, your rights and duties will be transferred to your legal representative but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property.

Our President and Secretary have signed this policy. The Declarations page has also been countersigned by our duly authorized representative.

Brian S. Becker, Secretary

David Zwiener, President

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy lofother policy.

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations, and any other person or organization qualifying as a Named Insured under this policy. The words "we", "us" and "our" refer to the company providing this insurance.

The word "insured" means any person or organization qualifying as such under WHO IS AN INSURED (SECTION II).

Other words and phrases that appear in quotation marks Refer to DEFINITIONS have special meaning. (SECTION V).

SECTION I - COVERAGES

COVERAGE A. BODILY INJURY AND PROPERTY **DAMAGE LIABILITY**

1. Insuring Agreement.

- a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "bodily injury" or "property damage" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "bodily injury" or "property damage" to which this insurance does not apply. We may, at our discretion, investigate any "occurrence" and settle any claim or "suit" that may result. But:
 - (1) The amount we will pay for damages is limited as described in LIMITS OF INSURANCE (SECTION III); and
 - (2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under SUPPLEMENTARY PAYMENTS - COVERAGES A AND B.

b. This insurance applies to "bodily injury" and "property damage" only if:

- (1) The "bodily injury" or "property damage" is caused by an "occurrence" that takes place in the "coverage territory"; and
- (2) The "bodily injury" or "property damage" occurs during the policy period.
- c. Damages because of "bodily injury" include damages claimed by any person or organization for care, loss of services or death resulting at any time from the "bodily injury".

2. Exclusions.

This insurance does not apply to:

a. Expected or Intended Injury

"Bodily injury" or "property damage" expected or intended from the standpoint of the insured. This exclusion does not apply to "bodily injury" resulting from the use of reasonable force to protect persons or property.

b. Contractual Liability

"Bodily injury" or "property damage" for which the insured is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages:

- (1) That the insured would have in the absence of the contract or agreement; or
- (2) Assumed in a contract or agreement that is an "insured contract", provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement. Solely for the purposes of liability assumed in an "insured contract", reasonable attorney fees and necessary litigation expenses incurred by or for a party other than an insured are deemed to be damages because of "bodily injury" or "property damage", provided:
 - (a) Liability to such party for, or for the cost of, that party's defense has also been assumed in the same "insured contract": and
 - **(b)** Such attorney fees and litigation expenses are for defense of that party against a civil or alternative dispute resolution proceeding in which damages to which this insurance applies are alleged.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Seraices Office throng Mccurate copy of the age il cy 13

c. Liquor Liability

"Bodily injury" or "property damage" for which any insured may be held liable by reason of:

- (1) Causing or contributing to the intoxication of any person;
- (2) The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or
- (3) Any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.

This exclusion applies only if you are in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages.

d. Workers Compensation and Similar Laws

Any obligation of the insured under a workers compensation, disability benefits unemployment compensation law or any similar

e. Employer's Liability

"Bodily injury" to:

- (1) An "employee" of the insured arising out of and in the course of:
 - (a) Employment by the insured; or
 - **(b)** Performing duties related to the conduct of the insured's business; or
- (2) The spouse, child, parent, brother or sister of that "employee" as a consequence of paragraph (1) above.

This exclusion applies:

- (1) Whether the insured may be liable as an employer or in any other capacity; and
- (2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

This exclusion does not apply to liability assumed by the insured under an "insured contract".

Pollution

- (1) "Bodily injury" or "property damage" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants:
 - (a) At or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any insured:

- **(b)** At or from any premises, site or location which is or was at any time used by or for any insured or others for the handling, storage, disposal, processing or treatment of waste:
- (c) Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for any insured or any person or organization for whom you may be legally responsible; or
- (d) At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations:
 - (i) If the pollutants are brought on or to the premises, site or location in connection with such operations by such contractor insured, subcontractor; or
 - (ii) If the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants.

Subparagraphs (d)(i) does not apply to "bodily injury" or "property damage" arising out of the escape of fuels, lubricants or other operating fluids which are needed to perform the normal electrical, hydraulic or mechanical functions necessary for the operation of "mobile equipment" or its parts, if such fuels, lubricants or other operating fluids escape from a vehicle part designed to hold, store or receive them. exception does not apply if the fuels, lubricants or other operating fluids are intentionally discharged, dispersed or released, or if such fuels, lubricants or other operating fluids are brought on or to the premises, site or location with the intent to be discharged, dispersed or released as part of the operations being performed by such insured, contractor or subcontractor.

Subparagraphs (a) and (d)(i) do not apply to "bodily injury" or "property damage" arising out of heat, smoke or fumes from a hostile fire.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Sections Defice and appaurate copy of the policy 96

As used in this exclusion, a hostile fire means one which becomes uncontrollable or breaks out from where it was intended to be.

- (2) Any loss, cost or expense arising out of any:
 - (a) Request, demand or order that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants; or
 - (b) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of pollutants.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

g. Aircraft, Auto or Watercraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft, "auto" or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This exclusion does not apply to:

- (1) A watercraft while ashore on premises you own or rent;
- **(2)** A watercraft you do not own that is:
 - (a) Less than 26 feet long; and
 - (b) Not being used to carry persons or property for a charge;
- (3) Parking an "auto" on, or on the ways next to, premises you own or rent, provided the "auto" is not owned by or rented or loaned to vou or the insured:
- (4) Liability assumed under any "insured contract" for the ownership, maintenance or use of aircraft or watercraft; or
- (5) "Bodily injury" or "property damage" arising out of the operation of any of the equipment listed in paragraph f.(2) or f.(3) of the definition of "mobile equipment".

h. Mobile Equipment

"Bodily injury" or "property damage" arising out of.

- (1) The transportation of "mobile equipment" by an "auto" owned or operated by or rented or loaned to any insured; or
- (2) The use of "mobile equipment" in, or while in practice for, or while being prepared for, any prearranged racing, speed, demolition, or stunting activity.

i. War

"Bodily injury" or "property damage" due to war, whether or not declared, or any act or condition War includes civil war. incident to war. insurrection, rebellion or revolution. This exclusion applies only to liability assumed under a contract or agreement.

Damage to Property

"Property damage" to:

- (1) Property you own, rent, or occupy;
- (2) Premises you sell, give away or abandon, if the "property damage" arises out of any part of those premises;
- (3) Property loaned to you;
- (4) Personal property in the care, custody or control of the insured;
- (5) That particular part of real property on which you or any contractors or subcontractors working directly or indirectly on your behalf are performing operations, if the "property damage" arises out of those operations; or
- **(6)** That particular part of any property that must be restored, repaired or replaced because "your work" was incorrectly performed on it.

Paragraph (2) of this exclusion does not apply if the premises are "your work" and were never occupied, rented or held for rental by you.

Paragraphs (3), (4), (5) and (6) of this exclusion do not apply to liability assumed under a sidetrack agreement.

Paragraph (6) of this exclusion does not apply to "property damage" included in the "productscompleted operations hazard".

k. Damage to Your Product

"Property damage" to "your product" arising out of it or any part of it.

Damage to Your Work

"Property damage" to "your work" arising out of it or any part of it and included in the "productscompleted operations hazard".

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Seraices Office throng Securate copy of the age is cy 13

This exclusion does not apply if the damaged work or the work out of which the damage arises performed on your behalf by a subcontractor.

m. Damage to Impaired Property or Property Not Physically Injured

"Property damage" to "impaired property" or property that has not been physically injured, arising out of:

- (1) A defect, deficiency, inadequacy dangerous condition in "your product" or "your work"; or
- (2) A delay or failure by you or anyone acting on your behalf to perform a contract or agreement in accordance with its terms.

This exclusion does not apply to the loss of use of other property arising out of sudden and accidental physical injury to "your product" or "your work" after it has been put to its intended use.

n. Recall of Products, Work or Impaired **Property**

Damages claimed for any loss, cost or expense incurred by you or others for the loss of use, recall, withdrawal, inspection, repair, replacement, adjustment, removal or disposal of:

- (1) "Your product";
- (2) "Your work"; or
- (3) "Impaired property:'

if such product, work, or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

Exclusions **c.** through **n.** do not apply to damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to this coverage as described in LIMITS OF INSURANCE (Section III).

COVERAGE B. PERSONAL AND ADVERTISING **INJURY LIABILITY**

1. Insuring Agreement.

a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "personal injury" or "advertising injury" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "personal injury" or "advertising injury" to which this insurance does not apply. We may, at our discretion, investigate any "occurrence" or offense and settle any claim or "suit" that may result. But:

- (1) The amount we will pay for damages is limited as described in LIMITS OF INSURANCE (SECTION III); and
- (2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under SUPPLEMENTARY PAYMENTS -- COVERAGES A AND B.

- **b.** This insurance applies to:
 - (1) "Personal injury" caused by an offense arising out of your business, excluding advertising, publishing, broadcasting or telecasting done by or for you;
 - (2) "Advertising injury" caused by an offense committed in the course of advertising your goods, products or services;

but only if the offense was committed in the "coverage territory" during the policy period.

2. Exclusions.

This insurance does not apply to:

- **a.** "Personal injury" or "advertising injury":
 - (1) Arising out of oral or written publication of material, if done by or at the direction of the insured with knowledge of its falsity;
 - (2) Arising out of oral or written publication of material whose first publication took place before the beginning of the policy period;
 - (3) Arising out of the willful violation of a penal statute or ordinance committed by or with the consent of the insured:
 - (4) For which the insured has assumed liability in a contract or agreement. This exclusion does not apply to liability for damages that the insured would have in the absence of the contract or agreement; or
 - (5) Arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants at anv time.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Sections Defice and appaurate copy of the policy 96

- b. "Advertising injury" arising out of:
 - (1) Breach of contract, other than misappropriation of advertising ideas under an implied contract;
 - (2) The failure of goods, products or services to conform with advertised quality or performance;
 - (3) The wrong description of the price of goods, products or services; or
 - (4) An offense committed by an insured whose business is advertising, broadcasting, publishing or telecasting.
- **c.** Any loss, cost or expense arising out of any:
 - (1) Request, demand or order that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants; or
 - (2) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of pollutants.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

COVERAGE C. MEDICAL PAYMENTS

1. Insuring Agreement.

- **a.** We will pay medical expenses as described below for "bodily injury" caused by an accident:
 - (1) On premises you own or rent;
 - (2) On ways next to premises you own or rent; or
 - **(3)** Because of your operations; provided that:
 - (1) The accident takes place in the "coverage territory" and during the policy period;
 - (2) The expenses are incurred and reported to us within one year of the date of the accident; and
 - (3) The injured person submits to examination, at our expense, by physicians of our choice as often as we reasonably require.

- b. We will make these payments regardless of fault. These payments will not exceed the applicable limit of insurance. We will pay reasonable expenses for:
 - (1) First aid administered at the time of an accident:
 - (2) Necessary medical, surgical, x-ray and dental services, including prosthetic devices; and
 - (3) Necessary ambulance, hospital, professional nursing and funeral services.

2. Exclusions.

We will not pay expenses for "bodily injury":

- a. To any insured.
- **b.** To a person hired to do work for or on behalf of any insured or a tenant of any insured.
- **c.** To a person injured on that part of premises you own or rent that the person normally occupies.
- d. To a person, whether or not an "employee" of any insured, if benefits for the "bodily injury" are payable or must be provided under a workers compensation or disability benefits law or a similar law.
- **e.** To a person injured while taking part in athletics.
- **f.** Included within the "products-completed operations hazard".
- g. Excluded under Coverage A.
- h. Due to war, whether or not declared, or any act or condition incident to war. War includes civil war, insurrection, rebellion or revolution.

SUPPLEMENTARY PAYMENTS - COVERAGES A AND B

We will pay, with respect to any claim we investigate or settle, or any "suit" against an insured we defend:

- 1. All expenses we incur.
- 2. Up to \$250 for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We do not have to furnish these bonds.
- The cost of bonds to release attachments, but only for bond amounts within the applicable limit of insurance. We do not have to furnish these bonds.
- 4. All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "suit" including actual loss of earnings up to \$250 a day because of time off from work.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute

- **5.** All costs taxed against the insured in the "suit".
- 6. Prejudgment interest awarded against the insured on that part of the judgment we pay. If we make an offer to pay the applicable limit of insurance, we will not pay any prejudgment interest based on that period of time after the offer.
- 7. All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment that is within the applicable limit of insurance.

These payments will not reduce the limits of insurance.

If we defend an insured against a "suit" and an indemnitee of the insured is also named as a party to the "suit", we will defend that indemnitee if all of the following conditions are met:

- a. The "suit" against the indemnitee seeks damages for which the insured has assumed the liability of the indemnitee in a contract or agreement that is an "insured contract";
- **b.** This insurance applies to such liability assumed by the insured;
- c. The obligation to defend, or the cost of the defense of, that indemnitee, has also been assumed by the insured in the same "insured contract";
- d. The allegations in the "suit" and the information we know about the "occurrence" are such that no conflict appears to exist between the interests of the insured and the interests of the indemnitee:
- e. The indemnitee and the insured ask us to conduct and control the defense of that indemnitee against such "suit" and agree that we can assign the same counsel to defend the insured and the indemnitee; and
- f. The indemnitee:
 - (1) agrees in writing to:
 - (a) cooperate with us in the investigation, settlement or defense of the "suit";
 - (b) immediately send us copies of any demands, notices, summonses or legal papers received in connection with the "suit":
 - (c) notify any other insurer whose coverage is available to the indemnitee; and
 - (d) cooperate with us with respect to coordinating other applicable insurance available to the indemnitee; and

- (2) provides us with written authorization to:
 - (a) obtain records and other information related to the "suit"; and
 - **(b)** conduct and control the defense of the indemnitee in such "suit".

So long as the above conditions are met, attorneys fees incurred by us in the defense of that indemnitee, necessary litigation expenses incurred by us and necessary litigation expenses incurred by the indemnitee at our request will be paid as Supplementary Payments. Notwithstanding the provisions of paragraph 2.b.(2) of Coverage A --BODILY INJURY AND PROPERTY DAMAGE LIABILITY (Section I -- Coverages), such payments will not be deemed to be damages for "bodily injury" and "property damage" and will not reduce the limits of insurance.

Our obligation to defend an insured's indemnitee and to pay for attorneys fees and necessary litigation expenses as Supplementary Payments ends when:

- **a.** We have used up the applicable limit of insurance in the payment of judgments or settlements; or
- **b.** The conditions set forth above, or the terms of the agreement described in paragraph **f.** above, are no longer met.

SECTION II - WHO IS AN INSURED

- 1. If you are designated in the Declarations as:
 - **a.** An individual, you and your spouse are insureds, but only with respect to the conduct of a business of which you are the sole owner.
 - **b.** A partnership or joint venture, you are an insured. Your members, your partners, and their spouses are also insureds, but only with respect to the conduct of your business.
 - **c.** A limited liability company, you are an insured. Your members are also insureds, but only with respect to the conduct of your business. Your managers are insureds, but only with respect to their duties as your managers.
 - d. An organization other than a partnership, joint venture or limited liability company, you are an insured. Your "executive officers" and directors are insureds, but only with respect to their duties as your officers or directors. Your stockholders are also insureds, but only with respect to their liability as stockholders.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Sections Differ and 1995 urate copy of the policy 96

- **2.** Each of the following is also an insured:
 - **a.** Your "employees", other than either your "executive officers" (if you are an organization other than a partnership, joint venture or limited liability company) or your managers (if you are a limited liability company), but only for acts within the scope of their employment by you or while performing duties related to the conduct of your business. However, none of these "employees" is an insured for:
 - (1) "Bodily injury" or "personal injury":
 - (a) To you, to your partners or members (if you are a partnership or joint venture), to your members (if you are a limited liability company), or to a co-"employee" while that co-"employee" is either in the course of his or her employment or performing duties related to the conduct of your business;
 - (b) To the spouse, child, parent, brother or sister of that co-"employee" as a consequence of paragraph (1)(a) above:
 - (c) For which there is any obligation to share damages with or repay someone else who must pay damages because of the injury described in paragraphs (1)(a) or (b) above; or
 - (d) Arising out of his or her providing or failing to provide professional health care services.
 - (2) "Property damage" to property:
 - (a) Owned, occupied or used by,
 - (b) Rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by
 - you, any of your "employees", any partner or member (if you are a partnership or joint venture), or any member (if you are a limited liability company).
 - **b.** Any person (other than your "employee"), or any organization while acting as your real estate manager.
 - c. Any person or organization having proper temporary custody of your property if you die, but only:
 - (1) With respect to liability arising out of the maintenance or use of that property; and
 - (2) Until your legal representative has been appointed.

- d. Your legal representative if you die, but only with respect to duties as such. That representative will have all your rights and duties under this Coverage Part.
- 3. With respect to "mobile equipment" registered in your name under any motor vehicle registration law, any person is an insured while driving such equipment along a public highway with your Any other person or organization permission. responsible for the conduct of such person is also an insured, but only with respect to liability arising out of the operation of the equipment, and only if no other insurance of any kind is available to that person or organization for this liability. However, no person or organization is an insured with respect to:
 - a. "Bodily injury" to a co-"employee" of the person driving the equipment; or
 - **b.** "Property damage" to property owned by, rented to, in the charge of or occupied by you or the employer of any person who is an insured under this provision.
- 4. Any organization you newly acquire or form, other than a partnership, joint venture or limited liability company, and over which you maintain ownership or majority interest, will qualify as a Named Insured if there is no other similar insurance available to that organization. However:
 - a. Coverage under this provision is afforded only until the 90th day after you acquire or form the organization or the end of the policy period, whichever is earlier;
 - **b.** Coverage A does not apply to "bodily injury" or "property damage" that occurred before you acquired or formed the organization; and
 - c. Coverage B does not apply to "personal injury" or "advertising injury" arising out of an offense committed before you acquired or formed the organization.

No person or organization is an insured with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations.

SECTION III - LIMITS OF INSURANCE

- 1. The Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:
 - a. Insureds:
 - **b.** Claims made or "suits" brought; or
 - c. Persons or organizations making claims or bringing "suits".

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Seraices Office the and Accurate copy of the age incv.13

- 2. The General Aggregate Limit is the most we will pay for the sum of:
 - a. Medical expense under Coverage C:
 - b. Damages under Coverage A, except damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard": and
 - c. Damages under Coverage B.
- 3. The Products-Completed Operations Aggregate Limit is the most will pay under Coverage A for damages because of "bodily injury" and "property damage" included in the "products-completed operations hazard".
- 4. Subject to 2. above, the Personal and Advertising Injury Limit is the most we will pay under Coverage B for the sum of all damages because of all "personal injury" and all "advertising injury" sustained by any one person or organization.
- 5. Subject to 2. or 3. above, whichever applies, the Each Occurrence Limit is the most we will pay for the sum of:
 - a. Damages under Coverage A; and
 - b. Medical expenses under Coverage C

because of all "bodily injury" and "property damage" arising out any one "occurrence".

- 6. Subject to 5. above, the Fire Damage Limit is the most we will pay under coverage A for damages because of "property damage" to premises, while rented to you or temporarily occupied by you with permission of the owner, arising out of any one fire.
- 7. Subject to 5. above, the Medical Expense Limit is the most we will pay under Coverage C for all medical expenses because of "bodily injury" sustained by any one person.

The Limits of Insurance of this Coverage Part apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

SECTION IV - COMMERCIAL GENERAL LIABILITY **CONDITIONS**

1. Bankruptcy.

Bankruptcy or insolvency of the insured or of the insured's estate will not relieve us of our obligations under this Coverage Part.

2. Duties In The Event Of Occurrence, Offense, Claim Or Suit.

- a. You must see to it that we are notified as soon as practicable of an "occurrence" or an offense which may result in a claim. To the extent possible, notice should include:
 - (1) How, when and where the "occurrence" or offense took place;
 - (2) The names and addresses of any injured persons and witnesses; and
 - (3) The nature and location of any injury or damage arising out of the "occurrence" or offense.
- **b.** If a claim is made or "suit" is brought against any insured, you must:
 - (1) Immediately record the specifics of the claim or "suit" and the date received; and
 - (2) Notify us as soon as practicable.

You must see to it that we receive written notice of the claim or "suit" as soon as practicable.

- **c.** You and any other involved insured must:
 - (1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or "suit":
 - (2) Authorize us to obtain records and other information:
 - (3) Cooperate with us in the investigation or settlement of the claim or defense against the "suit"; and
 - (4) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the insured because of injury or damage to which this insurance may also apply.
- d. No insured will, except at that insured's own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.

3. Legal Action Against Us.

No person or organization has a right under this Coverage Part:

- a. To join us as a party or otherwise bring us into a "suit" asking for damages from an insured; or
- b. To sue us on this Coverage Part unless all of its terms have been fully complied with.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Sections Defice and appaurate copy of the policy 96

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an insured obtained after an actual trial; but we will not be liable for damages that are not payable under the terms of this Coverage Part or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant's legal representative.

4. Other Insurance.

If other valid and collectible insurance is available to the insured for a loss we cover under Coverages A or B of this Coverage part, our obligations are limited as follows:

a. Primary Insurance

This insurance is primary except when **b.** below If this insurance is primary, our obligations are not affected unless any of the other insurance is also primary. Then, we will share with all that other insurance by the method described in c. below.

b. Excess Insurance

This insurance is excess over any of the other insurance, whether primary, excess, contingent or on any other basis:

- (1) That is Fire, Extended Coverage, Builder's Risk, Installation Risk or similar coverage for "your work";
- (2) That is Fire insurance for premises rented to you or temporarily occupied by you with permission of the owner; or
- (3) If the loss arises out of the maintenance or use of aircraft, "autos" or watercraft to the extent not subject to Exclusion g. of Coverage A (Section I).

When this insurance is excess, we will have no duty under Coverages A or B to defend the insured against any "suit" if any other insurer has a duty to defend the insured against that If no other insurer defends, we will undertake to do so, but we will be entitled to the insured's rights against all those other insurers.

When this insurance is excess over other insurance, we will pay only our share of the amount of the loss, if any, that exceeds the sum

- (1) The total amount that all such other insurance would pay for the loss in the absence of this insurance: and
- (2) The total of all deductible and self-insured amounts under all that other insurance.

We will share the remaining loss, if any, with any other insurance that is not described in this Excess Insurance provision and was not bought specifically to apply in excess of the Limits of Insurance shown in the Declarations of this Coverage Part.

c. Method of Sharing

If all of the other insurance permits contribution by equal shares, we will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains. whichever comes first

If any of the other insurance does not permit contribution by equal shares, we will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

5. Premium Audit.

- a. We will compute all premiums for this Coverage Part in accordance with our rules and rates.
- **b.** Premium shown in this Coverage Part as advance premium is a deposit premium only. At the close of each audit period we will compute the earned premium for that period. premiums are due and payable on notice to the first Named Insured. If the sum of the advance and audit premiums paid for the policy period is greater than the earned premium, we will return the excess to the first Named Insured.
- c. The first Named Insured must keep records of information we need for premium computation, and send us copies at such times as we may request.

6. Representations.

By accepting this policy, you agree:

- a. The statements in the Declarations are accurate and complete:
- **b.** Those statements based are upon representations you made to us; and
- **c.** We have issued this policy in reliance upon your representations.

7. Separation Of Insureds.

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this Coverage Part to the first Named Insured, this insurance applies:

a. As if each Named Insured were the only Named Insured: and

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Seraices Office the and Accurate copy of the age #cv.13

b. Separately to each insured against whom claim is made or "suit" is brought.

8. Transfer Of Rights Of Recovery Against Others To Us.

If the insured has rights to recover all or part of any payment we have made under this Coverage Part, those rights are transferred to us. The insured must do nothing after loss to impair them. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce them.

9. When We Do Not Renew.

If we decide not to renew this Coverage Part, we will mail or deliver to the first Named Insured shown in the Declarations written notice of the nonrenewal not less than 30 days before the expiration date.

If notice is mailed, proof of mailing will be sufficient proof of notice.

SECTION V - DEFINITIONS

- 1. "Advertising injury" means injury arising out of one or more of the following offenses:
 - a. Oral or written publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
 - b. Oral or written publication of material that violates a person's right of privacy;
 - c. Misappropriation of advertising ideas or style of doing business; or
 - **d.** Infringement of copyright, title or slogan.
- 2. "Auto" means a land motor vehicle, trailer or semitrailer designed for travel on public roads, including any attached machinery or equipment. But "auto" does not include "mobile equipment".
- 3. "Bodily injury" means bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time.
- **4.** "Coverage territory" means:
 - a. The United States of America (including its territories and possessions), Puerto Rico and Canada:
 - b. International waters or airspace, provided the injury or damage does not occur in the course of travel or transportation to or from any place not included in a. above: or
 - c. All parts of the world if:
 - (1) The injury or damage arises out of:
 - (a) Goods or products made or sold by you in the territory described in a. above; or

- (b) The activities of a person whose home is in the territory described in a. above, but is away for a short time on your business: and
- (2) The insured's responsibility to pay damages is determined in a "suit" on the merits, in the territory described in a. above or in a settlement we agree to.
- "Employee" includes a "leased worker". "Employee" does not include a "temporary worker".
- 6. "Executive officer" means a person holding any of the officer positions created by your charter, constitution, by-laws or any other similar governing document.
- 7. "Impaired property" means tangible property, other than "your product" or "your work", that cannot be used or is less useful because:
 - a. It incorporates "your product" or "your work" that is known or thought to be defective, deficient, inadequate or dangerous; or
 - **b.** You have failed to fulfill the terms of a contract or agreement:

if such property can be restored to use by:

- **a.** The repair, replacement, adjustment or removal of "your product" or "your work"; or
- b. Your fulfilling the terms of the contract or agreement.
- 8. "Insured contract" means:
 - a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner is not an "insured contract":
 - **b.** A sidetrack agreement;
 - c. Any easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad;
 - d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
 - **e.** An elevator maintenance agreement;
 - That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Sections Defice and appaurate copy of the policy 96

party to pay for "bodily injury" or "property damage" to a third person or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.

Paragraph **f.** does not include that part of any contract or agreement:

- (1) That indemnifies a railroad for "bodily injury" or "property damage" arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, roadbeds, tunnel, underpass or crossing;
- (2) That indemnifies an architect, engineer or surveyor for injury or damage arising out of:
 - (a) Preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
 - (b) Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage; or
- (3) Under which the insured, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the insured's rendering or failure to render professional services, including those listed in (2) above and supervisory, inspection, architectural or engineering activities.
- 9. "Leased worker" means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your business. "Leased worker" does not include a "temporary worker".
- 10. "Loading or unloading" means the handling of property:
 - a. After it is moved from the place where it is accepted for movement into or onto an aircraft, watercraft or "auto":
 - b. While it is in or on an aircraft, watercraft or "auto"; or
 - c. While it is being moved from an aircraft, watercraft or "auto" to the place where it is finally delivered:

but "loading or unloading" does not include the movement of property by means of a mechanical device, other than a hand truck, that is not attached to the aircraft, watercraft or "auto".

- 11. "Mobile equipment" means any of the following types of land vehicles, including any attached machinery or equipment:
 - Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public
 - **b.** Vehicles maintained for use solely on or next to premises you own or rent;
 - **c.** Vehicles that travel on crawler treads:
 - d. Vehicles. whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:
 - (1) Power cranes, shovels, loaders, diggers or drills: or
 - (2) Road construction or resurfacing equipment such as graders, scrapers or rollers;
 - e. Vehicles not described in a., b., c. or d. above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
 - (1) Air compressors, pumps and generators, welding, includina spraying, building cleaning, geophysical exploration, lighting and well servicing equipment; or
 - (2) Cherry pickers and similar devices used to raise or lower workers:
 - f. Vehicles not described in a., b., c. or d. above maintained primarily for purposes other than the transportation of persons or cargo.

However, self-propelled vehicles with the following types of permanently attached equipment are not "mobile equipment" but will be considered "autos":

- (1) Equipment designed primarily for:
 - (a) Snow removal;
 - **(b)** Road maintenance, but not construction or resurfacing; or
 - (c) Street cleaning;
- (2) Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
- (3) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.
- means an accident, including 12. "Occurrence" continuous or repeated exposure to substantially the same general harmful conditions.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Seraices Office thrang Accurate copy of the geoffice 13

- 13. "Personal injury" means injury, other than "bodily injury", arising out of one or more of the following offenses:
 - **a.** False arrest, detention or imprisonment;
 - **b.** Malicious prosecution;
 - **c.** The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies by or on behalf of its owner, landlord or lessor;
 - d. Oral or written publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services; or
 - e. Oral or written publication of material that violates a person's right of privacy.
- 14. "Products-completed operations hazard";
 - a. Includes all "bodily injury" and "property damage" occurring away from premises you own or rent and arising out of "your product" or "your work" except:
 - (1) Products that are still in your physical possession; or
 - (2) Work that has not yet been completed or abandoned. However, "your work" will be deemed completed at the earliest of the following times:
 - (a) When all of the work called for in your contract has been completed.
 - (b) When all of the work to be done at the job site has been completed if your contract calls for work at more than one job site.
 - (c) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.

- **b.** Does not include "bodily injury" or "property damage" arising out of:
 - (1) The transportation of property, unless the injury or damage arises out of a condition in or on a vehicle not owned or operated by you, and that condition was created by the "loading or unloading" of that vehicle by any insured:

- (2) The existence of tools, uninstalled equipment or abandoned or unused materials: or
- (3) Products or operations for which the classification, listed in the Declarations or in a policy schedule, states that productscompleted operations are subject to the General Aggregate Limit.
- 15. "Property damage" means:
 - a. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
 - **b.** Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the "occurrence" that caused it.
- 16. "Suit" means a civil proceeding in which damages because of "bodily injury", "property damage", "personal injury" or "advertising injury" to which this insurance applies are alleged. "Suit" includes:
 - a. An arbitration proceeding in which such damages are claimed and to which the insured must submit or does submit with our consent: or
 - other alternative dispute proceeding in which such damages are claimed and to which the insured submits with our consent.
- 17. Temporary worker" means a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or shortterm workload conditions.
- 18. "Your product" means:
 - **a.** Any goods or products, other than real property, manufactured, sold, handled, distributed or disposed of by:
 - **(1)** You:
 - (2) Others trading under your name; or
 - (3) A person or organization whose business or assets you have acquired; and
 - **b.** Containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.

"Your product" includes:

- **a.** Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your product"; and
- **b.** The providing of or failure to provide warnings or instructions.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Sections Defice and appaurate copy of the policy 96

"Your product" does not include vending machines or other property rented to or located for the use of others but not sold.

19. "Your work" means:

- **a.** Work or operations performed by you or on your behalf; and
- **b.** Materials, parts or equipment furnished in connection with such work or operations.

"Your work" includes:

- **a.** Warranties or representations made at any time with respect to the fitness quality, durability, performance or use of "your work"; and
- **b.** The providing of or failure to provide warnings or instructions.

COMMERCIAL PROPERTY COVERAGE PART - DECLARATIONS (Continued)

POLICY NUMBER: @@ ### !!!!!!!

Form Numbers of Coverage Forms, Causes of Loss Forms, Endorsements and Schedules that are a part of this Coverage Part: (Continued)

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

**

COMMERCIAL PROPERTY **COVERAGE PART - DECLARATIONS**



POLICY NUMBER: @@ ### !!!!!!!!

This COMMERCIAL PROPERTY COVERAGE PART consists of:

- A. This Declarations:
- B. Commercial Property Conditions; and
- C. Coverage Form(s), Causes of Loss Form(s) and any Endorsements and Schedules listed below.

_	_	_		_				
~	_	г.	e i	C	-	-		_
	_			ſĨ.		_	•	-

@ \$ ##### !!!!!!!!!!!!!!
@ Optional Deductible Form applies. ####################################
Multiple Deductible Form applies. @@@@@@@@@@@@@@@@@
Optional Windstorm or Hall Deductible Applies. !!!!!!!!!!!!!!
ADVANCE PREMIUM: @@@@@@@@@@@@@@
UDIT PERIOD: ####################################
IORTGAGE HOLDER(S)
111111111111

Except in this Declarations, when we use the word "Declarations" in this Coverage Part, we mean this "Declarations" or the "Common Policy Declarations."

Form Numbers of Coverage Forms, Causes of Loss Forms, Endorsements and Schedules that are a part of this Coverage Part:

a complete and accurate copy of the policy.

COMMERCIAL GENERAL LIABILITY COVERAGE PART - DECLARATIONS



POLICY NUMBER:

This COMMERCIAL GENERAL LIABILITY COVERAGE PART consists of:

- A. This Declarations:
- B. Commercial General Liability Schedule;
- C. Commercial General Liability Coverage Form; and
- D. Any Endorsements issued to be a part of this Coverage Part and listed below.

LIMITS OF INSURANCE

The Limits of Insurance, subject to all the terms of this Policy that apply, are:

Each Occurrence Limit

Fire Damage Limit - Any One Fire

Medical Expenses Limit - Any One Person

Personal and Advertising Injury Limit

General Aggregate Limit,

(other than Products-Completed Operations)

Products-Completed Operations Aggregate Limit

ADVANCE PREMIUM:

AUDIT PERIOD:

Except in this Declarations, when we use the word "Declarations" in this Coverage Part, we mean this "Declarations" or the "Common Policy Declarations."

Form Numbers of Coverage Forms, Endorsements and Schedules that are part of this Coverage Part:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EMPLOYMENT-RELATED PRACTICES EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. The following exclusion is added to paragraph 2., Exclusions of COVERAGE A - BODILY INJURY AND PROPERTY DAMAGE LIABILITY (Section I -Coverages):

This insurance does not apply to:

"Bodily injury" to:

- (1) A person arising out of any:
 - (a) Refusal to employ that person;
 - **(b)** Termination of that person's employment; or
 - (c) Employment-related practices, policies, acts or omissions, such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation or discrimination directed at that person; or
- (2) The spouse, child, parent, brother or sister of that person as a consequence of "bodily injury" to that person at whom any of the employment-related practices described in paragraphs (a), (b), or (c) above is directed.

This exclusion applies:

- (1) Whether the insured may be liable as an employer or in any other capacity; and
- (2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

B. The following exclusion is added to paragraph 2., Exclusions of COVERAGE B - PERSONAL AND ADVERTISING INJURY LIABILITY (Section I -Coverages):

This insurance does not apply to:

"Personal injury" to:

- (1) A person arising out of any:
 - (a) Refusal to employ that person;
 - **(b)** Termination of that person's employment; or
 - (c) Employment-related practices, policies, acts or omissions, such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation or discrimination directed at that person; or
- (2) The spouse, child, parent, brother or sister of that person as a consequence of "personal injury" to that person at whom any of the employment-related practices described in paragraphs (a), (b), or (c) above is directed.

This exclusion applies:

- (1) Whether the insured may be liable as an employer or in any other capacity; and
- (2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

TABS

Total Account Billing System

You will soon receive your first bill from ITT Hartford. Please do not make any payment until you receive your bill.

Your insurance policy is in force as of the effective date shown on the policy.

Here's how you will be billed:

- Your total premium is displayed on the front of your policy. You will be billed according to the appropriate plan under which you are enrolled.
- Please pay the exact amount of the "minimum due" shown on your bill, or you may choose to pay your total premium in full. (Please note: A small service charge is added to each billing installment. There is no service charge if you pay your total premium shown as "current balance" on you first bill. To save service charges, you may prepay future installments if you wish.)*
- To avoid late payment fees, please pay the "minimum due" by the due date shown.*
- * Service charge and late payment fees do not apply in all states.

- o If you are on the installment billing plan and a credit or additional premium is due as the result of a change you make to your policy, the credit or premium will be spread equally over your future billing installments.
- For your convenience, more than one policy may be combined on a single monthly bill. This means you can add eligible policies to your billing account at any time. Just ask your agent for details.
- For questions you have about your coverages, be sure to contact your Independent Agent who represents ITT Hartford.

If you have any questions about your bill, please call ITT Hartford's Customer Billing Service Center toll-free at 1-800-243-8227.

Again, thank you for insuring with ITT Hartford.





IMPORTANT NOTICE TO POLICYHOLDERS

To help your insurance keep pace with increasing costs, we have increased your amount of insurance . . . giving you better protection in case of either a partial, or total loss to your property.

If you feel the new amount is not the proper one, please contact your agent or broker.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - AIRCRAFT PRODUCTS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

This insurance does not apply to "bodily injury" or "property damage" included in the "products completed operation hazard" and arising out of:

- 1. "Aircraft products;"
- 2. Reliance upon any representation or warranty made with respect thereto;
- 3. To any liability arising out of the "grounding" of any "aircraft;" or
- Liability assumed by you under any contract or agreement if such liability arises out of "aircraft products:"
 - a. Designed;
 - b. Manufactured;
 - c. Sold;
 - d. Handled; or
 - e. Distributed;

By you or by others trading under your name.

"Aircraft" includes but is not limited to:

1. Heavier-than-air flying vehicles;

- Lighter-than-air flying vehicles;
- 3. Helicopters;
- 4. Gliders:
- 5. Missiles; or
- 6. Spacecraft.

"Aircraft Products" means:

- 1. "Aircraft;" or
- Any other goods or products, other than real property, manufactured, sold, handled or distributed, or services produced or recommended by:
 - a. You; or
 - b. Others trading under your name;

when used in the manufacture, repair, operation, maintenance or use of any "aircraft."

"Grounding" means:

- 1. The withdrawal of one or more "aircraft" from flight operations; or
- The imposition of speed, passenger or load restrictions on "aircraft."



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENT OF COVERAGE B

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

Coverage B is replaced by the following:

COVERAGE B. PERSONAL AND ADVERTISING INJURY

- Insuring Agreement.
 - a. We will pay those sums that the insured becomes legally obligated to pay as damages because of 'personal injury' or 'advertising injury to which this Insurance applies. We will have the right and duty to defend any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "personal injury" or "advertising injury" to which this insurance does not apply. We may, at our discretion, investigate any offense and settle any claim or "suit" that may result. But:
 - (1) The amount we will pay for damages is limited as described in LIMITS OF INSURANCE (SECTION III); and
 - (2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverage A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under SUPPLEMENTARY PAYMENTS - COVERAGES A AND B.

- b. This insurance applies to:
 - (1) "Personal injury" caused by an offense arising out of your business; or
 - (2) *Advertising injury* caused bγ "advertisement" of your goods, products or services;

but only if the offense causing the 'personal injury' or the "advertising injury" was committed in the "coverage territory" and during the policy period.

2. Exclusions.

This insurance does not apply to:

- a. "Personal injury" or "advertising injury:"
 - (1) Caused by an offense committed by, at the direction or with the consent or acquiescence of the insured with the expectation of inflicting "personal injury" or "advertising injury:"
 - (2) Arising out of oral or written publication of material, if done by or at the direction of the insured with knowledge of its falsity;
 - (3) Arising out of oral or written publication of material whose first publication took place before the beginning of the policy period;
 - (4) Arising out of a criminal act committed by or at the direction of any insured;
 - (5) Arising out of a violation of any anti-trust law:
 - (6) For which the insured has assumed liability in a contract or agreement. This exclusion does not apply to liability for damages that the insured would have in the absence of the contract or agreement;
 - (7) Arising out of any breach of contract, except an implied contract to use another's "advertising idea" in your "advertisement;"
 - (8) Arising out of the fluctuation in price or value of any stocks, bonds or other securities; or
 - (9) Arising out of an offense committed by an insured whose business is advertising,

broadcasting, publishing or telecasting. The company located these decuments in its business records. At this time, the company2 does not certify that these documents constitute

© 1997 The Haripothinslete and accurate copy of the policy.

(Includes copyrighted material of Insurance Services Office, Inc. with the normiceion. Copyright, insurance Services Office, 1996)

Form HC 00 65 05 97

paragraphs a., b. and c. under the definition of "personal injury."

- b. (1) "Personal injury" or "advertising injury"
 arising out of the actual, alleged or
 threatened discharge, dispersal, seepage,
 migration, release or escape of pollutants at
 any time;
 - (2) Any loss, cost or expense arising out of any:
 - (a) Request, demand, or order that any insured or others test for, monitor, clean-up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants; or
 - (b) "Claim" or "suit" by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of pollutants;

With respect to this Exclusion the term pollutants means any solid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, tumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

- c. "Advertising injury" arising out of:
 - The fallure of goods, products or services to conform with advertised quality or performance;
 - (2) The wrong description of the price of goods, products or services; or
 - (3) Infringement of trademark, trade name, service mark or other designation of origin or authenticity;
 - (4) An interactive conversation between or among persons through a computer network.

- d. Damages that are: 1
 - (1) Payable, or would have been payable but for the exhaustion of limits under Coverage A (Section I); or
 - (2) Specifically excluded under Coverage A (Section I).
- II. The Definition of "advertising Injury" in DEFINITIONS (Section V) is replaced by the following:
 - "Advertising injury" means injury arising out of one or more of the following offenses:
 - a. Oral or written publication of material in your "advertisement" that standers or libets a person or disparages a person's or organization's goods, products or services;
 - Oral or written publication of material in your *advertisement* that violates a person's right of privacy;
 - Copying, in your "advertisement", a person's or organization's "advertising idea" or style of "advertisement"; or
 - d. Infringement of copyright, slogan, or title of any literary or artistic work, in your "advertisement"
- II. The following additional definitions are added it DEFINITIONS (Section V):
 - "Advertisement" means a dissemination of information or images that has the purpose of inducing the sale of goods, products or services through:
 - a. (1) Radio;
 - (2) Television:
 - (3) Billboard;
 - (4) Magazine;
 - (5) Newspaper; or
 - b. Any other publication that is given widespread public distribution.

However, "advertisement" does not include the design, printed material, information or images contained in, on or upon the packaging or labeling of any goods or products.

"Advertising idea" means any idea for an "advertisement".

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NUCLEAR ENERGY LIABILITY EXCLUSION **ENDORSEMENT**

(Broad Form)

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS POLICY COMMERCIAL AUTO COVERAGE PART COMMERCIAL GENERAL LIABILITY COVERAGE PART EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART FARM COVERAGE PART LIQUOR LIABILITY COVERAGE PART OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART POLIUTION LIABILITY COVERAGE PART PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART PROFESSIONAL LIABILITY COVERAGE PART RAILROAD PROTECTIVE LIABILITY COVERAGE PART
SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY NEW YORK DEPARTMENT OF TRANSPORTATION UNDERGROUND STORAGE TANK POLICY

1. The insurance does not apply:

- A. Under any Liability Coverage, to "bodily injury" or "property damage:"
 - (1) With respect to which an "insured" under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada or any of their successors, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
 - (2) Resulting from the "hazardous properties" of "nuclear material" and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the "insured" is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
- B. Under any Medical Payments coverage, to expenses incurred with respect to "bodily injury" resulting from the "hazardous properties" of "nuclear material" and arising out of the operation of a "nuclear facility" by any person or organization.

- C. Under any Liability Coverage, to "bodily injury" or "property damage" resulting from "hazardous properties" of "nuclear material,"
 - (1) The "nuclear material" (a) is at "nuclear facility" owned by, or operated by or on behalf of, an "insured" or (b) has been discharged or dispersed therefrom;
 - (2) The "nuclear material" is contained in "spent fuel" or "waste" at any time possessed, handled, used, processed. stored, transported or disposed of, by or on behalf of an "insured;" or
 - (3) The "bodily injury" or "property damage" arises out of the furnishing by an "insured" of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any "nuclear facility," but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to property damage" to such "nuclear faiclity" and any property thereat.

2. As used in this endorsement:

"Hazardous properties" includes radioactive. toxic or explosive properties.

"Nuclear material," means "source material," "Special nuclear material" or "by-product material.

"Source material," "special nuclear material," and "by-product material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof.

"Spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a "nuclear reactor."

"Waste" means any waste material (a) containing "by-product material" other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its "source material" content, and (b) resulting from the operation by any person or organization of any "nuclear facility" included under the first two paragraphs of the definition of "nuclear facility".

"Nuclear facility" means:

- (a) Any "nuclear reactor";
- (b) Any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing "spent fuel", or (3) handling, processing or packaging "waste";
- (c) Any equipment or device used for the processing, fabricating or alloying of "special nuclear material" if at any time the total amount of such material in the custody of the "insured" at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combinanation thereof, or more than 250 grams of uranium 235;
- (d) Any structure, basin, exacavation, premises or place prepared or used for the storage or disposal of "waste;"

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.

reactor" means any designated or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

includes all "Property damage" forms of radioactive contamination of property.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CALIFORNIA CHANGES - CANCELLATION AND NONRENEWAL

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART

BUSINESSOWNERS POLICY

COMMERCIAL AUTO COVERAGE PART

COMMERCIAL CRIME COVERAGE PART*

COMMERCIAL GENERAL LIABILITY COVERAGE PART

COMMERCIAL INLAND MARINE COVERAGE PART

COMMERCIAL PROPERTY COVERAGE PART

EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART

FARM COVERAGE PART

LIQUOR LIABILITY COVERAGE PART

POLLUTION LIABILITY COVERAGE PART

PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

PROFESSIONAL LIABILITY COVERAGE PART

*This endorsement does not apply to coverage provided for employee dishonesty (Coverage Form **A**), forgery or alteration (Coverage Form **B**), or public employee dishonesty (Coverage Forms **O** and **P**).

- A. Paragraphs 2. and 3. of the Cancellation Common Policy Condition are replaced by the following:
 - 2. All Policies In Effect For 60 Days Or Less:

If this policy has been in effect for 60 days or less, and is not a renewal of a policy we have previously issued, we may cancel this policy by mailing or delivering to the first Named Insured at the mailing address shown in the policy and to the producer of record, advance written notice of cancellation, stating the reason for cancellation, at least:

- **a.** 10 days before the effective date of cancellation if we cancel for:
 - (1) Nonpayment of premium; or
 - (2) Discovery of fraud or material misrepresentation by:
 - (a) Any insured or his or her representative in obtaining this insurance; or
 - **(b)** You or your representative in pursuing a claim under this policy.
- **b.** 30 days before the effective date of cancellation if we cancel for any other reason.

3. All Policies In Effect For More Than 60 Days

- a. If this policy has been in effect for more than 60 days, or is a renewal of a policy we issued, we may cancel this policy only upon the occurrence, after the effective date of the policy, of one or more of the following:
 - (1) Nonpayment of premium, including payment due on a prior policy we issued and due during the current policy term covering the same risks.
 - (2) Discovery of fraud or material misrepresentation by:
 - (a) Any insured or his or her representative in obtaining this insurance; or
 - **(b)** You or your representative in pursuing a claim under this policy.
 - (3) A judgment by a court or an administrative tribunal that you have violated a California or Federal law, having as one of its necessary elements an act which materially increases any of the risks insured against.
 - (4) Discovery of willful or grossly negligent acts or omissions, or of any violations of state laws or regulations

- or your representative, which materially increase any of the risks insured against.
- (5) Failure by you or your representative to implement reasonable loss control requirements, agreed to by you as a condition of policy issuance, or which were conditions precedent to our use of a particular rate or rating plan, if that failure materially increases any of the risks insured against.
- (6) A determination by the Commissioner of Insurance that the:
 - (a) Loss of, or changes in, our reinsurance covering all or part of the risk would threaten our financial integrity or solvency; or
 - **(b)** Continuation of the policy coverage would:
 - (i) Place us in violation of California law or the laws of the state where we are domiciled; or
 - (ii) Threaten our solvency.
- change **(7)** A by you representative in the activities or the commercial property of industrial enterprise, which results in a materially added. increased changed risk, unless the added, increased or changed risk is included in the policy.
- **b.** We will mail or deliver advance written notice of cancellation, stating the reason for cancellation, to the first Named Insured, at the mailing address shown in the policy, and to the producer of record, at least:
 - (1) 10 days before the effective date of cancellation if we cancel for a reason listed in paragraph 3.a.(1) or 3.a.(2);
 - (2) 30 days before the effective date of cancellation if we cancel for any other reason listed in paragraph 3. a.
- B. The following provision is added to the Cancellation Common Policy Condition:

7. Residential Property

This provision applies to coverage on real property which is used predominantly for residential purposes and consisting of not more than four dwelling units, and to coverage on tenants' household personal property in a residential unit, if such coverage is written under one of the following:

Businessowners Policy

Commercial Property Coverage Part

Farm Coverage Part - Farm Property Coverage Form

- a. If such coverage has been in effect for 60 days or less, and is not a renewal of coverage we previously issued, we may cancel this coverage for any reason, except as provided in b. and c. below.
- **b.** We may not cancel this policy solely because the first Named Insured has:
 - (1) Accepted an offer of earthquake coverage; or
 - (2) Cancelled or did not renew a policy issued by the California Earthquake Authority (CEA) that included an earthquake policy premium surcharge.

However, we shall cancel this policy if the first Named Insured has accepted a new or renewal policy issued by the CEA that includes an earthquake policy premium surcharge but fails to pay the earthquake policy premium surcharge authorized by the CEA.

- c. We may not cancel such coverage solely because corrosive soil conditions exist on the premises. This restriction (c.) applies only if coverage is subject to one of the following, which exclude loss or damage caused by or resulting from corrosive soil conditions:
 - (1) Businessowners Policy Special Property Businessowners Coverage Form;
 - (2) Commercial Property Coverage Part -Causes Of Loss - Special Form; or
 - (3) Farm Coverage Part Farm Property Coverage Form; Covered Causes Of Loss - Special.
- C. The following is added and supersedes any provisions to the contrary:

NONRENEWAL

1. Subject to the provisions of paragraphs C.2. and C.3. below, if we elect not to renew this policy, we will mail or deliver written notice stating the reason for nonrenewal to the first Named Insured shown in the Declarations and to the producer of record, at least 60 days, but not more than 120 days, before the expiration or anniversary date.

We will mail or deliver our notice to the first Named Insured, and to the producer of record, at the mailing address shown in the policy.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Services Office, Inc., 1997

2. Residential Property

This provision applies to coverage on real property used predominantly for residential purposes and consisting of not more than four dwelling units, and to coverage on tenants' household property contained in a residential unit, if such coverage is written under one of the following:

Businessowners Policy

Commercial Property Coverage Part

Farm Coverage Part - Farm Property Coverage Form

- a. We may elect not to renew such coverage for any reason, except as provided in b., c. and d. below:
- **b.** We will not refuse to renew such coverage solely because the first Named Insured has accepted an offer of earthquake coverage. However, the following applies only to insurers who are associate participating insurers as established by Cal. Ins. Code Section 10089.16. We may elect not to renew such coverage after the first Named Insured has accepted an offer of earthquake coverage, if one or more of the following reasons applies:
 - (1) The nonrenewal is based on sound underwriting principles that relate to the coverages provided by this policy and that are consistent with the approved rating plan and related documents filed with the Department of Insurance as required by existing law;
 - (2) The Commissioner of Insurance finds that the exposure to potential losses will threaten our solvency or place us in a hazardous condition. A hazardous condition includes, but is not limited to, a condition in which we make claims payments for losses resulting from an earthquake that occurred within the preceding two years and that required a reduction in policyholder surplus of at least 25% for payment of those claims;
 - (3) We have:
 - (a) Lost or experienced a substantial reduction in the availability or scope of reinsurance coverage; or
 - (b) Experienced а substantial increase in the premium charged for reinsurance coverage of our residential property insurance policies; and

the Commissioner has approved a plan for the nonrenewals that is fair and equitable, and that is responsive to the changes in our reinsurance position.

- c. We will not refuse to renew such coverage solely because the first Named Insured has cancelled or did not renew a policy. issued by the California Earthquake Authority that included an earthquake policy premium surcharge.
- d. We will not refuse to renew such coverage solely because corrosive soil conditions exist on the premises. This restriction (d.) applies only if coverage is subject to one of the following, which exclude loss or damage caused by or resulting from corrosive soil conditions:
 - (1) Businessowners Policy Property Businessowners Special Coverage Form:
 - (2) Commercial Property Coverage Part -Causes Of Loss - Special Form; or
 - (3) Farm Coverage Part Farm Property Coverage Form; Covered Causes Of Loss - Special.
- 3. We are not required to send notice of nonrenewal in the following situations:
 - a. If the transfer or renewal of a policy, without any changes in terms, conditions, or rates, is between us and a member of our insurance group.
 - b. If the policy has been extended for 90 days or less, provided that notice has been given in accordance with Paragraph C.1.
 - c. If you have obtained replacement coverage, or if the first Named Insured has agreed, in writing, within 60 days of the termination of the policy, to obtain that coverage.
 - d. If the policy is for a period of no more than 60 days and you are notified at the time of issuance that it will not be renewed.
 - e. If the first Named Insured requests a change in the terms or conditions or risks covered by the policy within 60 days of the end of the policy period.
 - **f.** If we have made a written offer to the first Named Insured, in accordance with the timeframes shown in paragraph C.1., to renew the policy under changed terms or

The company Pocated these wood mast spin its business records. At this time, the company does not certify that these documents constitute Copyright, Insurance Services Office, Inc., 1997

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CALIFORNIA CHANGES - ACTUAL CASH VALUE

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART COMMERCIAL CRIME COVERAGE PART COMMERCIAL INLAND MARINE COVERAGE PART COMMERCIAL PROPERTY COVERAGE PART FARM COVERAGE PART STANDARD PROPERTY POLICY

The following is added to any provision which uses the term actual cash value:

Actual cash value is calculated as the amount it would cost to repair or replace Covered Property, at the time of loss or damage, with material of like kind and quality, subject to a deduction for deterioration, depreciation and

obsolescence. Actual cash value applies to valuation of Covered Property regardless of whether that property has sustained partial or total loss or damage. The actual cash value of the lost or damaged property may be significantly less than its replacement cost.



IMPORTANT NOTICE TO POLICYHOLDERS

COMMERCIAL GENERAL LIABILITY COVERAGE CHANGES

AMENDMENT OF DEFINITION – PROPERTY DAMAGE ENDORSEMENT AMENDMENT OF COVERAGE B ENDORSEMENT

If any one or more of the above endorsements are part of your Hartford policy, this notice applies to you. Please read it carefully.

THIS IMPORTANT NOTICE IS NOT YOUR POLICY. IT MERELY DESCRIBES SOME OF THE MAJOR FEATURES OF THE REVISED COMMERCIAL GENERAL LIABILITY COVERAGE PROVIDED BY YOUR POLICY.

CHANGES DESCRIBED BELOW ARE GENERAL IN NATURE. YOUR POLICY MAY CONTAIN FURTHER CHANGES OR MODIFICATIONS MAKING IT NECESSARY TO CLOSELY READ YOUR POLICY. ONLY THE PROVISIONS OF YOUR POLICY DETERMINE THE SCOPE OF YOUR INSURANCE PROTECTION.

SOME OF THE CHANGES INTRODUCED BY THE ABOVE ENDORSEMENTS INCLUDE:

Amendment of Definition - Property Damage Endorsement:

This endorsement clarifies that computerized or electronically stored data, programs or software are not tangible property.

Amendment of Coverage B Endorsement:

This endorsement amends your Personal And Advertising Injury Liability coverage in the following ways:

Broadenings in Coverage

The definition of "covered territory" has been amended to address "personal and advertising injury" offenses on a worldwide basis.

The restriction for interactive conversation over a computer network has been moved to the definition of "advertisement". This change limits the application of the interactive conversation exclusionary language to advertising activities only.

Clarifications In Coverage

Clarification was added to the exclusion regarding media type businesses that placing an ad for others or a link to others, does not make you an advertiser or publisher.

Electronic communication has been incorporated into the "personal and advertising injury" definition and exclusions so that electronic publication of material is addressed, along with oral or written.

Restrictions in Coverage

Amended the intellectual property exclusion to apply to any intellectual property, including patents and trade secrets except for intellectual property specifically provided for in this policy.

Added various internet services to the list of excluded media businesses.

Added an exclusion for statutorily based privacy protections.

PLEASE CONTACT YOUR AGENT OR BROKER FOR FURTHER INFORMATION.

COMMERCIAL GENERAL LIABILITY SCHEDULE



POLICY NUMBER:

Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.

RATING CLASSIFICATIONS

QUICK REFERENCE COMMERCIAL GENERAL LIABILITY COVERAGE PART OCCURRENCE

READ YOUR POLICY CAREFULLY

DECLARATIONS PAGES

Named Insured and Mailing Address Policy Period Description of Business and Location Coverages and Limits of Insurance

Beginning on Page

SECTION I - COYERAGES		_
Coverage A - Bodily Injury	Insuring Agreement.	
and Property Damage Liability	LACIUSIOI B.	
Coverage B - Personal and	Insuring Agreement	4
Advertising Injury Liability	Exclusions	4
Coverage C ~	Insuring Agreement	Б
Medical Payments	Exclusions	5
Supplementary Payments		5
SECTION III - LIMITS OF INSURANCE .		7
SECTION IV - COMMERCIAL GENERAL	LIABILITY CONDITIONS	7
Benkruptcy		7
Duties in The Event Of Occurrence,	Claim or Suit	7
	100 of Cale to the control of the total procedure and an experience of the control of the contro	
Separation of Insureds		g
	linst Others To Us	
SECTION V - DEFINITIONS		8
COMMON POLICY CONDITIONS		

Cancellation
Changes
Examination of Your Books and Records
Inspections and Surveys
Premiums
Transfer of Your Rights and Duties under this Policy

ENDORSEMENTS

These form numbers are shown on the Coverage Part-Declarations Page or on the Common Policy Declarations Page.

Form HC 70 01 03 90 Printed in U.S.A. (NS)

Copyright Hartford Fire Insurence Company, 1990

(Includes copyrighted material of insurance Services Office withese documents in its its permission. Copyright, Insurance Services Office withese documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

ABCDE FGHIJ

POLICYHOLDER NOTICE

EXCLUSION OF CERTAIN COMPUTER RELATED LOSSES

A new exclusion will be attached to your renewal policy. It will apply to coverage provided under the following:

BOILER AND MACHINERY COVERAGE PART COMMERCIAL PROPERTY COVERAGE PART MAJOR ACCOUNT PROPERTY COVERAGE PART SPECIAL PROPERTY COVERAGE PART OR POLICY PROPERTY CHOICE COVERAGE PART OR POLICY

The endorsement specifies that the following will not be covered:

The failure, malfunction, or inadequacy of

- computer or certain electronic equipment due to the inability to correctly recognize, process, distinguish, interpret or accept one or more dates or times (such as the Year 2000 and beyond);
- (2) advice, consultation, design, evaluation, inspection, installation, maintenance, repair, replacement or supervision provided or done by you or for you to determine, rectify or test for potential or actual problems to computers or other electronic equipment.

However, if loss or damage from certain causes of loss results, there may be coverage for that resulting loss or damage, subject to the terms and conditions of your policy.



IMPORTANT NOTICE TO POLICYHOLDERS COMMERCIAL PROPERTY COVERAGE

THIS IMPORTANT NOTICE IS NOT YOUR POLICY. IT DESCRIBES SOME OF THE MAJOR FEATURES OF THE REVISED PROPERTY COVERAGE THAT IS BEING PROVIDED BY YOUR POLICY. READ THE POLICY CAREFULLY TO DETERMINE YOUR RIGHTS, DUTIES, AND WHAT IS AND IS NOT COVERED. ONLY THE PROVISIONS OF THE POLICY DETERMINE THE ACTUAL COVERAGE PROVIDED BY YOUR INSURANCE POLICY.

THE CHANGES DESCRIBED BELOW ARE GENERAL IN NATURE. THE COVERAGE FORMS THEMSELVES CONTAIN A SIGNIFICANT NUMBER OF CHANGES FROM THOSE FORMS WHICH COMPOSED YOUR POLICY ON A PRIOR RENEWAL. IT IS ESSENTIAL THAT YOU CAREFULLY READ YOUR POLICY.

PLEASE CONTACT YOUR AGENT OR BROKER FOR FURTHER INFORMATION

SOME SIGNIFICANT CHANGES INCLUDED IN THE REVISED COVERAGE FORMS:

POLLUTANT CLEAN UP AND REMOVAL

The Pollutant Clean up and Removal Additional Coverage has been clarified to state that "coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of pollutants, with the exception of testing performed in the course of the cleanup operation."

INTERIOR DAMAGE TO BUILDINGS AND PERSONAL PROPERTY

Under form CP 10 30, Special Causes of Loss, Limitation C.1.c. is expanded to state that" the interior of any building or structure or personal property inside the building or structure is not covered for damage resulting from rain, snow, sleet, ice, sand or dust, whether driven by wind or not, unless the building or structure first sustains damage by a Covered Cause of Loss to its roof or walls through which the rain, snow, sleet, ice sand or dust enters."

VACANCY

A distinction is being made between a tenant and building owner for the purpose of determining vacancy. If you are a building owner, the Vacancy provision will now apply if 70% or more of the square footage of the building is not rented or used to conduct business operations. If you are a tenant, the Vacancy provision will apply only when the unit or suite you occupy does not contain sufficient business personal property to conduct customary operations. In either of these

situations, if the building where loss or damage occurs has been vacant for more than 60 days before that loss or damage occurs, we will not pay loss or damage that occurs from:

Vandalism:

Sprinkler Leakage, unless you have protected the system against freezing;

Building Glass Breakage;

Water Damage;

Theft; or

Attempted Theft.

Covered causes of loss not listed above will be covered but the amount we would otherwise pay you will be reduced by 15%

ORDINANCE OR LAW

If your policy includes Ordinance or Law Coverage, form CP 0405, the limit of insurance for Demolition Cost and Increased Cost of Construction will be a separate limit whereas on the expiring policy, it was included in the building limit

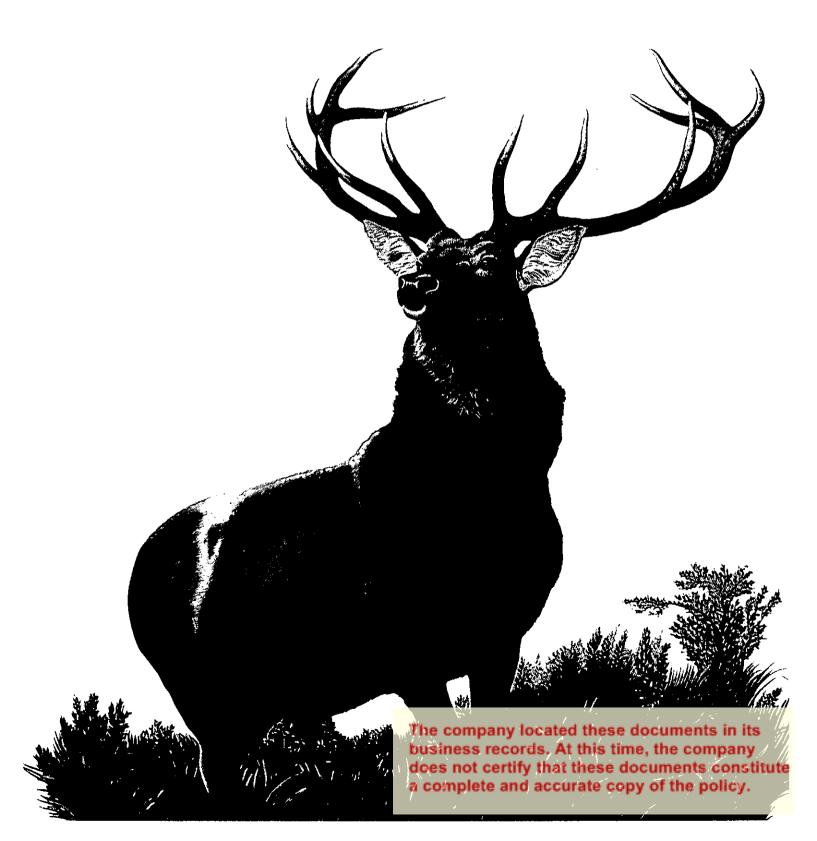


IMPORTANT NOTICE TO POLICYHOLDERS REDUCTION OF COVERAGE

TITLE OF FORM:	
ORM NUMBER:	

THE FORM CITED ABOVE HAS BEEN ADDED TO YOUR POLICY AND HAS THE EFFECT OF REDUCING YOUR INSURANCE COVERAGE. YOU SHOULD REVIEW YOUR POLICY AND CONTACT YOUR HARTFORD AGENT OR YOUR BROKER IF YOU HAVE ANY QUESTIONS.

Special Multi-Flex POLICY From The Hartford





05-01-2003 12:03PM

FROM

TO

18607575952

P.02

FROM 05-01-2003 12:03PM

18607575952

Feb. 27 2003 01:16PM P1

TO

P.03

FAX NO.: 714 828-5736 INVOICE

TED TAYLOR GENERAL CONTRACTING 9824 ST. JOHN CIRCLE CYPRESS, CA 90630 (714) 828-1491 ·#603817

FROM : TED TAYLOR GEN COTRACTING

SHIP (O

SOLD TO 111 EXCELLO PLATING INC.

4057 GOODWIN AVE.

CUSTOMER SIGN	30.53	TERMS : SI	HEPEO PA	103		FEB 27-	<u>-03</u>
2-21-03	INSTALL NEW TIN	RECTIFIER, DISC	CONNECT, CONDUIT				
	AND WIRING. (FI		LABOR			210	οc
ž-24-03	12		SWITCH (FIRE RELATE	[ם			
		:	LABOR			230	Tot
	=	:	MATERIAL			829	7
2 1 2 2 2 2	MATERIAL LIST P	TACHED:					
		:					
		:					
		: I					
		:	TOTAL DUE	· · -		1,269	7.
							* :
						\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	
		:		:	<u></u> `		
		:					
		:	,				
		:					
	à L						
		:					1
		:			1, 1, 1		<u>. </u> .
in in the second		;	·				

The company located these documents in its wasiness records. At u05/01/2003 c03:05PM does not certify that these documents constitute a complete and accurate copy of the policy.

05-01-2003 12:04PM FROM

TO

18607575952

P.04

FROM : TED TAYLOR GEN COTRACTING

FAX NO. : 714 828-5736

Feb. 04 2003 01:41PM P1

INVOICE

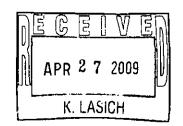
FIGURATED TAYEOU FOR THE SERVICE OF
SHIP TO

EXCELLO PLATING INC.

4057 GOODWIN AVENUE

- SCH273 3 CRD	ANGELES / CA 90039 ED SOLD FO TERMS SUPPLICIVIA	FOR			FEB 4-0)3:
	INSTALL NEW WIRES FROM RECTIFIER (NICKLE) TO		,			<u> </u>
1-02	REMOTE CONTROL AND OPERATIONAL CK. 5.5HRS LABOR			X	225	00
	ORDER HEATERS FOR FIRE DAMAGE AND MEET WITH PROHEA	TCO.		X	100	0.6
1.4.02	(CONSERVE) WASH DOWN MESH PADS FOR SORCE TEST				75	oc
· · · · · · · · · · · · · · · · · · ·	CONCERNED INSTALL NEW SOLENOID VALVES ON SCRUBBER			·		
-10-02	UNIT AND OPERATIONAL CK. 3HRS LABOR	Į.	<u></u> .		135	00
	INSTALL HEATER CONTROL AND SET HEATERS, LIQUID					1.
12	LEVEL AND THERMOSTATITO NICKLE TANK. INSTALL			,-		l ,
	110V POWER FOR FILTER INSTALLATION AN CONNECT					
	WIREING FOR FINAL HOOK-UP OF POWER. (FIRE) 11HR LABO	OR		X	495	0
6-03	INSTALL HEATER, HEATER CONTROL, LIQUID LEVEL CONT	ROL	·			
7	FOR CLEANER TANK. INSTALL HEATER FOR CHROME TANK.	1				
	INSTALL DISCONNECT AND CONDUIT AND #8THHN AND#10	<u> </u>				_
	THEN GROUND WIRE FOR CLEANER TANK, OPERATIONAL OR	-	¥		6.75	0
	1	1.	. :	1.5		
	John Total Labor		, ,		2,542	2 3
,	d n material	-	<u> </u>		540) o
	MOTERIAL LIST AND TOTAL INVOICE				2,582	2 5
	AND TIONAL INVOICE ATTACHED					

PUGH, ACCARDO HAAS & RADECKER, L.L.C. ATTORNEYS AT LAW



1100 Poydras Street

Suite 3200

New Orleans, LA 70163-1132

TEL: 504.799.4500 FAX: 504.799.4520

Fed Tax ID NO. 26-1774709

Ms. Kathy Lasich Sid Richardson Carbon, Ltd. 201 Main Street, Suite 2700 Fort Worth, TX 76102 April 20, 2009

Client:

12088

Matter: Invoice #: 00013 2798

Attorney:

LGP

RE: David Sutton

Hearing Loss

For Professional Services Rendered Through: March 31, 2009

SERVICES

Date	Perso	on Description of Services	Hours	Amount
01/21/2009	NML	Review Ethyl's responses to plaintiff Landry's interrogatories.	0.20	\$33.00
01/21/2009	NML	Review Ethyl's responses to plaintiff Landry's requests for production.	0.10	\$16.50
01/29/2009	NML	Review Motion to Withdraw and Substitute counsel for Dupont and update file accordingly.	0.10	\$16.50
01/29/2009	NML	Review Proposed Order re Motion to Withdraw and Substitute counsel for Dupont.	0.10	\$16.50
01/29/2009	NML	Review Request for Written Notice filed on behalf of Dupont.	0.10	\$16.50
02/04/2009	NML	Review correspondences from defense liaison counsel re discovery responses of Kim Landry, Ralph Parks, Dick Brooks and Lester Duplessie, Jr.	0.40	\$66.00
02/06/2009	NML	•		\$280.50
02/06/2009	NML	Prepare summary re discovery responses of plaintiff Ralph Parks, including portion of medicals re hearing test in preparation for future defense counsel meeting to choose settlement group plaintiffs and status report.	1.00	\$165.00
02/09/2009	NML		cuments	constitut

Sid Richards 12088 00013		on Ltd. utton, David (H)			Page Inv#2	2 798	
02/09/2009		Prepare summary including portion defense counsel n	re discovery responses of plainti of medicals re hearing test in pre neeting to choose settlement grou	paration for futur	ie, Jr.,	1.20	\$198.00
02/09/2009	NML	medicals re hearing	responses of plaintiff Dick Broc ng test in preparation for future de ent group plaintiffs and status rep	efense counsel m		1.20	\$198.00
02/09/2009	NML	Prepare summary including portion	re discovery responses of plainti of medicals re hearing test in pre neeting to choose settlement grou	iff Dick Brooks, paration for future		1.10	\$181.50
02/10/2009	NML	Review discovery medicals re hearing	responses of plaintiff Kim Landing test in preparation for future dent group plaintiffs and status rep	efense counsel m		1.80	\$297.00
02/10/2009	NML	Begin preparation Landry, including	of summary re discovery respong portion of medicals re hearing to unsel meeting to choose settleme	nses of plaintiff K est in preparation	for	1.50	\$247.50
03/16/2009	NML	Review correspon	ndence re Kim Landry supplemer	ntal discovery		0.10	\$16.50
03/16/2009	NML	responses. Review corresponses.	ndence re Lester Duplessie, Jr. su	pplemental disco	very	0.10	\$16.50
03/16/2009	NML	-	ndence re Dick Brooks supplemen	ntal discovery		0.10	\$16.50
			Total hours/fees for this ma	atter	-	12.10	\$1,996.50
FEE R	ECAP						
Timek NML	_	Nicole M	Level Associate	Hours 12.10	Rate 165.00		Amount \$1,996.50
CHARGES	AND D	ISBURSEMENT	S .				
Date		Description of I	Disbursements				Amount
•		То	tal Services	\$1.	996.50		
		То	tal Charges and Disbursements		\$0.00		
		То	tal Current Charges for this M	latter			\$1,996.50
		Pre	evious Balance				\$2,258.90
			Less Payments Applied				\$2,258.90
		PI.	EASE PAY THIS AMOUNT			9	\$1,996.50
		Please	note bill number on vour remit	tance			

Please note bill number on your remittance.

Thank You.



RGL - Forensic Accountants & Consultants Los Angeles, California Orange, California San Diego, California Fed. I.D. 61-1435323

PAID FEB 0 5 2002

January 13, 2003

Mr. Bill Lancaster

Invoice #:

32111

Hartford Financial Services Group

Billed through:

December 31, 2002

P. O. Box 9764

Our file #:

HARTAT 081179

Fountain Valley, CA 92828

REGARDING: Excello Plating Company, Inc.

Claim: 848KF36771 Date of Loss: 7/5/02

Current professional services (detail follows)

\$1,498.00

Current expenses advanced (detail follows)

\$19.00

Total Current Charges

\$1,517.00

Total now due, please pay this amount

\$1,517.00

PLEASE MAIL PAYMENTS TO: RGL, Inc.

> 100 Bush Street, 20th Floor San Francisco, CA 94104

HARTA							2111	Page	
	SIONAL SE					Hours	Rate	Amount	
09/12/02		Telephone conference				0.10	\$180	18.00	
09/16/02	НЈК	Telephone conference	e - insured			0.20	\$180	36.00	
09/16/02	HJK	Review and analysis				0.40	\$180	72.00	
09/17/02	KR	Schedule preparation				0.60	\$50	30.00	
09/17/02	НЈК	Review sales				2.10	\$180	378.00	
09/17/02	HJK	Analyze expenses				1.10	\$180	198.00	
09/17/02	HJK	Telephone conference	e - insured			0.20	\$180	36.00	
09/24/02	HJK	Telephone conference	- client			0.20	\$180	36.00	
09/27/02	HJK	Telephone conference	e - client			0.20	\$180	36.00	
10/09/02	HJK	Telephone conference				0.20	\$180	36.00	
10/29/02		Prepare report				1.00	\$80	80.00	
10/29/02		Prepare report				2.20	\$180	396.00	
10/30/02		Prepare report				0.30	\$80	24.00	
10/31/02		Prepare report				0.40	\$80	32.00	
11/08/02		Telephone conference	e - insured			0.20	\$180	36.00	
11/08/02		Review and analysis			_	0.30	\$180	54.00	
EXDENI	DEC ADMAN	ICED				9.70		\$1,498.00	
_	SES ADVAN			formal many				19.00	
11/27/02		Vendor Medit Comm	unications;	raxed page	es				
								\$19.00	
НЈК	Kahrs, Henr	ry J.	7.40	hrs @	\$180	/hr	1,332.00		
KR	Rimer, Kan	•	0.60	hrs @	\$50	/hr	30.00		
CEV	•	, Collene E.	1.70	\$80	/hr	136.00			
			9.70				\$1,498.00		

Insured		
Claim #		

Date	Hours	Activity
7-5/-		Activities by Mark
18-17	10.0	
8.12	, 3	Recd - Rev - Call I Sd : Inno Van
8-11/3	4.1	From
8-22	14	Recd - Rev - Call I Sd ' Image V and From Kour D. Sc.
	1	
8-29	1 × Co.	Papella
8-29		Tion Pourt
Z2 1. 1 S	1.1	No Col Del
3 2 1 2	10	upara tu
-7-7-1	102	aparce -
4-20	7.8	Press CP
	1.6	Celle Puper on Expel
	', T	
9-23	460	Updante with
,		
9.24	.4	Age on blow
<u> </u>	,	73 0
10-9	.6	Property
<u> </u>		, ,
1115	0.5	1 h March - 12 - 5
11.11	~	Jems Medis Dos Coll Pro
		the state of the s
12.18	,9	Varis celles / Arge
1-18	1.9	CLOSA TIME MOST SOLE 16 14 mail
<u> </u>	15	Constant 1981 Sal & Zinal Pro Clesus Dol
5-2		Typ Cleser Siet
· · · · · ·	10.0	
	,	

MAXSON YOUNG

ASSOCIATES, INC.

One Sansome Street, Suite 950 San Francisco, CA 94104-4429

(415) 392-6034 Tel: Fax: (415) 392-6503 MYA Fed ID#: 51-0289022

STATEMENT OF ACCOUNT

As Of: August 31, 2002

1 of 1 Page:

HARTFORD INSURANCE CO.

ATTN: MARK TATE ATTN: MARK TATE 420 MCKINELY #111-424 CORONA, CA 92879 USA

Always include MYA Invoice # and MYA File # on check to ensure proper recording of funds remitted. If you have questions about your account, contact MYA immediately. Please disregard if payment has been made.

Assured

07/05/02

DOL

CUSTOMER CODE: HAR101

File#

01.003353.00

Remit To: Attn: Accounts Receivable

Invoice

70313

One Sansome Street, Ste. 950 San Francisco, CA 94104

Date

07/29/02

MAXSON YOUNG ASSOCIATES, INC. Or Wire:

Comerica Bank Routing #: 121137522

Account #: 1891528505

PLEASE SEND DETAILS OF WIRE TO:

FIRE

Fax #: (415) 392-6503 Tel #: (415) 392-6034

Corporate Office - Collections Contact: Accounts Receivable

Phone: (415) 392-6034 x266 (415) 392-6503 Fax:

Policy # Claim Ref. Balance Location of Loss Cause of Loss Amount 848 F36771 848 F36771 \$1,099.86 \$1,099.86 **EXCELLO PLATING**

TOTAL AMOUNT DUE

\$1,099.86

STATEMENT AGING ANALYSIS

			STATEMENT AC	ING ANAL I SI	,	
	Current	31 - 90 DAYS	91 - 180 DAYS	181 - 360 DAYS	OVER 360 DAYS	TOTAL
İ	\$ 0.00	\$ 1,099.86	\$ 0.00	\$ 0.00	\$ 0.00	\$ 1,099.86

	Sta	tement of Los	s		
ltem 1 - Business Per	SO	nal Property			
Policy Limits		642,800.00			
Loss as Adjusted		RCV		ACV	
Clean up/repairs	\$	6,555.29	\$	6,555.29	Employees
Misc. Repairs	\$	112.00	\$		Employees
Labor to build deck	\$	1,044.00	\$		Employees
Labor to finish deck	\$	1,379.25	\$		Employees
Deck Materials	\$	915.10	\$		per invoice
TIB Labor	\$	4,877.13	\$		per invoice
Bus Bars	\$	232.20	\$		Per Insured
Concrete,lites,etc	\$	1,180.98	\$	1,180.98	Per Insured
Equipment Electrical	\$	2,682.50	\$	2,682.50	Ted Taylor - Nov-Jan Services
Equipment Electrical	\$	1,487.75	\$		Ted Taylor - Install Rectifier/Lights
Rectifier	\$	3,555.75	\$		D. Morgan
NI/Chrome tanks	\$	24,850.95			Lefort Invoice
55 gal drums	\$	1,552.62	\$	1,552.62	
Filter Machine	\$	2,849.14	\$		Penguin Invoice
Tank Heaters-Chrome	\$	2,536.05	\$	· · · · · · · · · · · · · · · · · · ·	Probatto
Tank Heaters-Cu	\$	2,536.05	\$	•	Proheatco
Bus parts/Misc.	\$	1,180.00	\$	1,180.00	Agreed 10%(667.7)
Fire debris Removal	\$	3,000.00	\$	3,000.00	Agreed 000 101/15P (18
Haz Mat pumping	\$	314.00	\$	•	Pac. Filter Service
Generator Permit	\$	2,823.48	\$		St Bd of Equilization
Dispose solutions	\$	29,991.25	\$		Proheatco Agreed Agreed Pac. Filter Service St Bd of Equilization Pac. Filter Service Agreed Cleaning and test Ted Taylor
Replace Solutions	\$	800.00	\$	•	Agreed BAIANCE
Solution Chemistry	\$	200.00	\$		cleaning and test
Emerg Electrical	\$	1,899.04	\$		Ted Taylor
Labor to Install Equip	\$	4,500.00	\$		Includes heaters, etc except rectifier
bus Bars	\$	232.20	\$		Per invoice
concrete, mtl & misc	\$	1,180.98	\$	1,180.98	Per invoices
Delivery parts	\$	200.00	\$	200.00	
Total Item 1	\$	104,667.71	_	104,667.71	\$ 104,667.71
Less deductible				·	\$ (1,000.00)
Claim Total					The company located these documents its

does not certify that these documents constitute a complete and accurate copy of the policy.

Statement of Loss - Page 2

Item 2 - Business Income / Extra expense

Policy limits \$ 220,500,00

Extra Expense

Expediting Costs 25,279.92 \$ 25,279.92 Facilitate Repairs

EE - Outsourcing 35,096.00 \$ 35,096.00 Outsource less saved Expenses

> \$ -\$ 60,375.92 60,375.92

- 45,279.92 15,096.00

No Business Income lost sales

Total Item 2 - BI / Extra Expense \$ 60,375.92 \$ 60,375.92

Total Items 1 & 2 \$ 164,043.63

\$ 164,043.63 Claim Total @ RCV Less Advance Payments **BPP** \$ (35,000.00) To Insd 8/5/02

\$ (25,000.00) To Insd 8/29/02 BPP **BPP** \$ (4,643.94) To Insd 11/15/02 11/20/02 \$ (20,000.00) To Insd BI/EE 1/29/03 \$ (36,809.54) To Insd BPP 11/15/02 \$ (25,279.92) To Insd & Contractor

Balance Due \$ 17,310.23

BI/EE

The company located these documents in its

does not certify that these documents constitute a complete and accurate copy of the policy.

William Lancaster
PO Box 9764
Fountain Valley, CA 92728
800-458-7824 x 41368 FAX 860-757-5952





To:	Exc	ello Plating: Attn Gle	en or Joyce	From:	Bill Lancaster				
Fax:	818	-545-0856		Pages:	3				
Phone	×			Date:	05/01/03				
Re:	Exc	ello Plating		CC:					
□ Urg	ent	☐ For Review	☐ Please Con	nment	☐ Please Reply	☐ Please Recycle			
think y Genera	ou ale ator P	ready have a copy	of the Outsourci	ng exper	ises accounted for l	d for every cost, and I by RGL I added the t appears, the balance			
If there	e is an	ything else, please lo	et me know, other	wise I will	proceed with reques	sting the final payment.			
Thanks	s								
Bill Lar	ncaste	er							

TOTAL AMOUNT DUE AND PAYABLE Good lines 12. 13 and 14) I hamby carefy that this return, including any accomplishing activities and statements, has been operated by me and to the best of my knowledge and belief is a true, correct and complete return.

ACCOUNT DESCRIPTIONS

PHIN (/ LYPE NAME AND TITLE

Interest of 09% per annum (0,007,500 per month)

is due if payment is made after the due date.

above/

14.

ALEDS 40 CHACK STAYS BET TOWNS TO THE WOLFARD HE SALD THE TAY THE TAY THE HEAVY HOLY SE

MAKE CHECK OR MONEY CROSER PAYABLE TO STATE BOARD OF EQUALIZATION. says write your account number on your check or money order. Wake a copy of this document for your 05/01/2003 03:05 PM

> does not certify that these documents constitute a complete and accurate copy of the policy

1.00 Y

	INO PROPERT	2 Y/Marine	REQUESTED HL	BY		CLAIN 848 F	MUMBER 36771	D		EQUESTED 0103	BPF
	ENTRY DATE	ENTRY CODE	CHECK/RECOV SERIAL NO.	ECM	NAT BEN	SUD/ REC	ISS/REC OFF	CLAIM STATUS	CDI	AMOUNT	
	030703	CH2O	08266712	06	72	.000	848	10	1	-1517.00	
	030703	CH20	08266712	06	72	000	848	10	1	1517-00	
	020503	CH22	08266712	06.	72	COO	848	10	1	1517.00	36.809.54
	012903	CH22	08266360	_65	05	000	948	10	_1_	36809 34	
•	012903	CH32	00000000	01	00	000	000	10	1	101454.00	
	121602	CH32	00000000	02	00	000	848	10	1	10300.00	2)
	121602	CH32	00000000	01	00	000	848	10	1	84644.00 -26643.94	- 2663.96 less 112 SUZ
	112002	NC10	06170530	05	05	000	848	10		-26663.349 4643.94	- 2663.96 (4643.943)
	112002	NCTO:	06170530	05	_05_	000_	BAR BAR			2800.00	
	111502	CK32	00000000	02	ĊΟ	000	848	10	1	80000.00	24,643.94) 4,643.94
	111502	CH32	00000000	01	00	-000	848	10	1	24643.94	2454541 / U.I. U. 1. U.
	111502	CH22	06170530	05	05	000	848	10		84644.00	11012.11
-	111502	CH32	00000000	01	00	000	000	10		1204.00	
	100902	0.22	06166865	06	72	000	848	10	1	2800.00	
	090302	CH32	00000000	02	00	000	848	10. 10	1	170000.00	/
	090302	CH32	00000000	01	90	000	848 848	10	- 4	1099.86	
	090302	CH22	06167010	06	77	000		10	4	25000.00	75,000 V
_	082902	CH2Z	05885883	05	05	990	<u>848</u> 909	10	-	.00	
	082902	CH5Z	13062017	12	ÖÜ.	000	909 848	10	'n	800.00	
	081302		00000000	02	00	000	848	10	4	170000.00	76000
	081302		00000000	01	00 05	000	848	10	•	35000.00	3 <i>5,000.i</i> /
·	080502		05884647	05 01	- 00	000	000	10		35000.00	
	080502		00000000		00	000	848	10	•	800.00	
	071202		00000000	02	00	000	848	10	1	20000,00	
	071202		00000000	01	00	000	000	10	Ď	2000.00	
	071002		00000000	01	00	000	909	10	ő	1.00	
	071002	CH50	13062017	10	w	UUU	ソレブ	10	•	1.00	

101,453.48

END	OF	DATA	ON F	ILE.			٠		DENEST		
	NES	72	AMT	2721.00			BY	NATURE OF 101453.48			1099.86
	NB		AMT		N/B	AHT.			NB	TPLA	
	NB		AMT		NB	AMT			NB	AMT	
	NB		ANT		NB	AMT			NB.	AMT	
	NB		ART		NB	ANT			NB	ANT	
	NB		AMT		NB	ANT					

c01 0012

The company located these documents in its business records. At t05/01x2003e c04n49RM does not certify that these documents constitute a complete and accurate copy of the policy.

SALV/SUBRO EXP

.00

EROSS LOSS REC



1NO2 ROPERTY/MARINE	REQUESTED BY HL COMMON C	CLAIN NUMBE BERTHAMAS	R D/	OSO103
		AIM/POLICY INFOR	MAIION WILL AND INCH	IBER AGT CODE
AMED INSUKED KCELLO PLATING	COMPANY INC		72. WIC_6L	250999.
LAIN STATUS CREATE	CLAIM SERVICE IN MTFD - LIABILITY	CERT NUM	ACCT NUI	SALESMAN CODE
EY CLAIM NUM	COMPN CLH IND C	LM INDEX QUAL (ARS LOC CODE	E INSD SSN/EIN
-	NT HIST REPT IND WATCH FILE			
O CODE TR CO	DE ST CODE LI 04	NE CODE REIN (3704 û	CODE SPEC	FILE STAT ID
DL EFF PO 11101 11	L EXP LOSS DA 1102 070502	TE FIRST TR/ U71002	WS LAS	T TRANS 50703
LAIM DESCRIPTI IRE TO PROPERT	ON Y	Loc of	ACCIDENT CIT	Y/ST ACC ZIP
LM DEST CODE	COV ID CAT CODE 2 NT INDICATOR ATE	TYPE OF LOSS 001	CAUSE CODE	COMMON CAUSE O
LAIM DEVELOPME	NT INDICATOR	SUIT	CODE 50	IT RESULT CODE
HAMMIE IN ESTIM	RIE Deb Supervi	SOR REPT D	ATE CL	MS MADE
MIO	ATE REP SUPERVI 050 RS492	9 07080	2 0	00000
		ASS THRODMATTON.		
TOV LIMITS	AGG) THIT	DED ANT	DED1 DED	2
2800	0000	0001000	000 00	0
	AGG LIMIT OCCOO SEMENTS			
		ROPERTY/MARINE-		
LMT NAME/DESC	OF PROP INVOLVED	TYPE INJ CODE	DIS BEG DA DODOOO	TE DIS END DATE DOCCOO
MT INSD INS	D INT SSN/EIN	VESSEL NAME	Ąd	YAGE NAME
	F1h	ANCIAL INFORMATI	QN	
EST INC LO	101453. 101453. 101453. 101453. 100 3820. 100 3820.	ID NET LOS	S REC	o/s Loss
1014	54 101453.	48	.00	0 0 0 0 0 0
ST INC ALLOC B	EXP ALLOC EXP P/	ALLOC EX	P KEC	O/S ALLUL EXP
103	JUU ⊃62U. Nee earu/cuma∧ :	OU DE	E PYD 1	ICCUR EST THE LOSS

REF EXP

101453.48

.00 NET LOSS PAID

c01 0011

166454

3820.86

OCCUR EST INC LOSS

NET ALLOC EXP PAID

INO2 PROPERTY/MARINE			R EG UESTED HL	CLAIM NUMBER 848 F 38396			Di		QUESTED 0103	38:396	
	ENTRY DATE	ENTRY CODE	CHECK/RECOV SERIAL NO.	ECN	NAT BEN	SUB/ REC	199/REC OFF	CLAIM STATUS	CDI	AMOUNT	
	021003 112002	CH52 NC10	13063844 06170530	13 05	00 05	000	848 848	10 10	1	.00 20000.00	20,000.00
	111502 111502 111502	CH32 CH32 CH22	00000000 00000000 06170534	02 01 05	00 00 05	000 000 000	848 848 848	10 10 10	1 1	1000.00 65000.00 25279.92	25,279.92
	100802 081402 081402 081302 081302	CH52 CH32 CH32 CH32 CH32	13063843 00000000 00000000 00000000 00000000	12 02 01 02 01	00 00 00 00	000 000 000 000 000	909 848 848 848 848	10 10 10 10 10 10	1 1 1 1 0	.00 1000.00 30000.00 .00 30000.00	45,279.92
	081202 081202 081202	CC23 CH50 CH50	00000000 13063843 13063844	01 10 11	00 00 00	000 000	900 909 848	10 10 10	0 0	1.00 1.00	·

END	OF	DAT	NO /	FILE	TOTAL C	DATE	BY NATURE O	e sevestt	
	NB	0 5	ANT	45279.92		AHT	al lectore o	NB	AMT
	NB		THA		NB	AHT		NB	ART
	NB		AHT		NB	AHT		NB	AMT
	NB		ANT		NB	AHT		NB	AMT .
	NB		THA		NB	AMT		NB	ANT
	NB		AMT		NB	ANT			

CO1 0010

The company located these documents in its business records. At tlo5/01/2,003: c049:p9PM does not certify that these documents constitute a complete and accurate copy of the policy.

INOZ REQUESTED BY CL PROPERTY/MARINE HL 84	AIN NUMBER DATE REQUESTED
PROPERTY/MARINE HL 84	8 F 38396 050103
NAMED INSURED EXCELLO PLATING COMPANY INC	TCY INFORMATION POLICY NUMBER AGT CODE 72 UNC 6L0843 230999
CLAIM STATUS CLAIM SERVICE IND CER OP-CREATE HIFD - LIABILITY	RT NUM ACCT NUM SALESMAN CODE
KEY CLAIM NUM COMPN CLM IND CLM INDEX 848 F 36771 COMPANION 0	CQUAL LARS LOC CODE INSD SSN/EIN
HTC POL CLM CNT HIST REPT IND RETO	OP-NO SUSPENSE
CO CODE TR CODE ST CODE LINE CODE OG 1 04 3701	REIN CODE SPEC FILE STAT ID O AJ
POL EFF POL EXP LOSS DATE 111101 111102 070502	FIRST TRANS LAST TRANS OB1202 021003
	LOC OF ACCIDENT CITY/ST ACC ZIP
CLM DESC CODE COV ID CAT CODE TYPE	OF LOSS CAUSE CODE COMMON CAUSE OO1 O SUIT CODE SUIT RESULT CODE
CLAIN DEVELOPMENT INDICATOR	ZDII CORE 2011 KESOLI CORE
CHANGE IN ESTIMATE	CERT DATE - CIMS MADE
AMC CLAIM REP SUPERVISOR 1 VL0050 R94929	070802 000000
<u>-</u>	
COVERAGE INF	ORMATION DED1 DED2
POLICY LIMITS AGG LIMIT DED	AMT PED1 DEP2 000 DO0
FORMS AND ENDORSEMENTS	QQQ QQQ Excess ind Risk Alert Q
gnoùENTV	/MADINE
CLIT NAME/DESC OF PROP INVOLVED TYPE I	NJ COPE DIS BEG DATE DIS END DATE
elistness theme	ONOTO CONTROL
AMT INSD INSD INT SSN/EIN VESS	EL NAME VOYAGE NAME
FINANCIAL	INFORMATION
EST INC LOSS LOSS PAID 65000 45279:92 EST INC ALLOC EXP ALLOC EXP PAID 1000 .00 GROSS LOSS REC SALV/SUBRO EXP .00 .00	NET LOSS REC O/S LOSS
65000 45279192	JONO 1972U ALLOC EVE PEC 0/S ALLOC FYP
EST INC ALLOC EXP ALLOC EXP PAIN	_00 1000
GROSS LOSS REC. SALV/SHRRD EXP	REF EXP OCCUR EST INC LOSS
.00.	.00 166454
•	NET LOSS PAID NET ALLOC EXP PAID

c01 0009

William Lancaster
PO Box 9764
Fountain Valley, CA 92728
800-458-7824 x 41368 FAX 860-757-5952

The Hartford



To:	Exc	ello Plating: Attn Gle	n or joyce	From:	Bill Lancaster	
Fax:	818	-545-0856		Pages:	5	
Phone	»:			Date:	04/22/03	
Re:	Exc	ello Plating		CC:		
□ Urg	ent	☐ For Review	☐ Please Com	ıment	☐ Please Reply	☐ Please Recycle
electric what 1 the fina	cal to i raylor al payi	rewire the equipment charged and if I miss ment.	t. Please look ov sed anything else	er the at e. I need	tached Statement of	, except for the Taylor Loss and let me know , and I can then make oduction.
Thank	s					
Bill La	ncaste	er				



625 City Drive South, Suite 290 Orange, California 92868

Telephone 714-740-2100 Facsimile 714-740-2020

www.rgl.com

April 1, 2003

Mr. William Lancaster Hartford Financial Services Group Post Office Box 9764 Fountain Valley, California 92828

Re:

Insured: Excello Plating Company Inc.

Location: Los Angeles, California

File Type: Business Interruption/Extra Expense

Loss: July 5, 2002 Claim No.: 848KF36771 RGL File No.: 081179

Dear Mr. Lancaster:

Enclosed is our report issued in connection with the captioned matter. If additional copies on original letterhead are needed, please contact us.

We appreciate the opportunity to work with you. In our continuing effort to improve our service and reports to our clients, we welcome your suggestions, comments and input. If we can be of further service, please call.

Sincerely,

Henry J. Kahrs, CPA, CFE, CMA, ABV

hkahrs@us.rgl.com

HJK/cev

The company located these documents in its business records. At this time, the company does not certify that these documents constitute



April 1, 2003

625 City Drive South, Suite 290 Orange, California 92868

Telephone 714-740-2100 Facsimile 714-740-2020

www.rgl.com

Mr. William Lancaster Hartford Financial Services Group Post Office Box 9764 Fountain Valley, California 92828

Re:

Insured: Excello Plating Company Inc.

Location: Los Angeles, California

File Type: Business Interruption/Extra Expense

Loss: July 5, 2002 Claim No.: 848KF36771 RGL File No.: 081179

Dear Mr. Lancaster:

We are pleased to submit the following report, which evaluates the captioned matter and states the results of our review. The information contained in this report is to be used by you and your principals involved in this matter. Our review was limited to the scope of work outlined by you and to the available books, records and other information pertinent to the captioned matter. We included tests and procedures deemed appropriate in the circumstances. This report describes the results of our review.

The claimed and calculated losses are summarized below:

Description	As Claimed	As Calculated
Extra Expense Loss	\$39,553	\$35,096

BACKGROUND & CLAIM

The insured, Excello Plating Inc., is a plating and anodizing company located in Los Angeles. On July 5, 2002, the insured suffered a fire that damaged its machinery. As a result, the insured was unable to produce on the affected machine.

BUSINESS INTERRUPTION LOSS

As discussed in our October 31, 2002 report, we noted that there was no decline in revenue following the loss. The insured also stated that no orders were cancelled due to this incident. Accordingly, there is no business interruption loss.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute

Atlanta, Charlotte, Chicago, Denver, Indianapolis, London, Los Angeles, Nashville, New York, Orange County, Orlando, Copy of the policy.
Portland, Sacramento, St Louis, Salt Lake City, San Diego, San Francisco, Seattle, Sydney, Tokyo.
RGL is a trade name of RGL LLR.



EXTRA EXPENSE CLAIM

To mitigate the losses sustained by its machinery being shut down, the insured used one of its competitors to perform plating on current customer orders. To support this claim, the insured submitted a purchase order reflecting \$37,010 in items plated by Industrial Metal Plating between July 22 and December 31, 2002. The insured subsequently submitted additional plating costs of \$2,543 incurred during January 2003, resulting in total claimed outside plating costs of \$39,553. As shown on Schedule 2, RGL reviewed copies of canceled check payments for all of the claimed outside plating costs.

Outside plating costs represented 64% of the related sales during the loss period, which totaled \$62,074. As discussed with the insured, the extra expense portion of the outside plating costs would be the difference between the insured's in-house plating cost and the outside plating costs. Accordingly, we reviewed the insured's in-house plating costs for the affected equipment in order to determine the insured's normal plating costs. We noted that all costs in the affected department continued, except for chemical supplies. Based on discussions with the insured, chemical supplies represent 7.18% of the decretive chrome department sales. As shown on Schedule 1, saved chemical costs during the loss period totaled \$4,457 based on sales during that period of \$62,074. Therefore, the extra expense portion of the outside processing costs totals \$35,096 based on the actual outside processing costs less noncontinuing in-house processing costs.

SUMMARY

As shown on Schedule 1, we calculated extra plating costs totaling \$35,096, which represents the insured's actual additional out-of-pocket expense. The claim totals \$39,553. The difference is due to consideration of noncontinuing costs in the decretive chrome department. As previously discussed, there was no decline in sales and the insured stated that there were no canceled sales orders. We discussed our calculations with the insured and they are in agreement with our findings, subject to your review.

We hope this report clearly explains the work we performed on the captioned matter and our conclusions. If you have any questions or need more information from our work files, please contact me at your earliest convenience. On behalf of RGL-Forensic Accountants and Consultants, thank you for the opportunity to serve you.

Sincerely,

Alan J. Lurie, MBA, CPA, CFE

alurie@us.rgl.com

Heary J. Kahrs, CPA, CFE, CMA, ABV

hkahrs@us.rgl.com

Excello Plating Company, Inc. Los Angeles, California Loss Date: July 5, 2002



CALCULATION OF EXTRA PLATING COSTS

Schedule 1

		As Calculated					
			Outside		Less:		Total
	As	Pre	Processing		Saved		ra Plating
Description	 laimed	С	Costs (A)		enses (B)		Costs
	From	Sch	2				
Outside Plating Costs	\$ 39,553	\$	39,553	\$	4,457	\$	35,096

NOTES:

- (A) All production related to decorative chrome was sent to a competitor due to the loss of the equipment during the loss period. The outside processing costs represent the costs paid to the competitor based on a review of canceled checks.
- (B) As discussed with the insured, the extra expense portion of the outside processing cost should be the difference between the insured's normal in-house cost and the outside processing cost. All in-house costs in the decorative chrome department continued except for chemicals. Projected chemical costs are determined as follows:

Decorative Chrome Sales During Loss Period Multiplied By: Chemical Costs as a Percent	\$ 62,074
of Decorative Chrome Sales	 7.18%
Total Chemical Costs	\$ 4,457

Excello Plating Company, Inc. Los Angeles, California Loss Date: July 5, 2002



SUMMARY OF OUTSIDE PLATING COSTS

Schedule 2

Source: Purchase order and reivew of canceled checks

	Pu	rchase Or	der	Pa	yment (C	heck)	
Payee	Date	Number	Amount	Date	Number	Amount	
Guillermo Ramirez	07/22/02	54934	\$ 1,777	07/22/02	28295	\$ 1,777	
Guillermo Ramirez	08/02/02	54934	1,195	08/02/02	28307	1,195	
Guillermo Ramirez	08/09/02	54934	2,100	08/09/02	28336	2,100	
Guillermo Ramirez	08/16/02	54934	1,347	08/16/02	28350	1,347	
Guillermo Ramirez	08/20/02	54934	1,694	08/23/02	28355	1,694	
Guillermo Ramirez	08/27/02	54934	1,387	08/30/02	28362	1,387	
Guillermo Ramirez	09/04/02	54934	1,566	09/04/02	28395	1,566	
Guillermo Ramirez	09/12/02	54934	897	09/12/02	28400	897	
Guillermo Ramirez	09/20/02	54934	1,697	09/20/02	28426	1,697	
Guillermo Ramirez	10/03/02	54934	1,811	10/03/02	28439	1,811	
Guillermo Ramirez	10/18/02	54934	1,836	10/18/02	28477	1,836	
Guillermo Ramirez	10/25/02	54934	1,702	10/25/02	28482	1,702	
Guillermo Ramirez	11/01/02	54934	1,482	11/01/02	28494	1,482	
Guillermo Ramirez	11/07/02	54934	1,218	11/07/02	28498	1,218	
Guillermo Ramirez	11/15/02	54934	1,864	11/15/02	28519	1,864	
Guillermo Ramirez	11/21/02	54934	1,577	11/21/02	28540	1,577	
Guillermo Ramirez	11/28/02	54934	1,238	12/03/02	28553	1,238	
Guillermo Ramirez	12/06/02	54934	2,460	12/06/02	28556	2,460	
Guillermo Ramirez	12/12/02	54934	1,708	12/12/02	28560	1,708	
Guillermo Ramirez	12/19/02	54934	1,607	12/19/02	28568	1,607	
Guillermo Ramirez	12/24/02	54934	1,616	12/30/02	28578	1,616	
Guillermo Ramirez	12/31/02	54934	3,231	12/30/02	28580	3,231	
Guillermo Ramirez	01/15/03		1,276	01/15/03	28600	1,276	
Guillermo Ramirez	01/24/03		600	01/24/03	28609	600	
Guillermo Ramirez	01/30/03		667	01/30/03	28613	667	
Total Outside Costs			\$ 39,553			\$ 39,553	
			To Sch 1			To Sch 1	

William Lancaster
PO Box 9764
Fountain Valley, CA 92728
800-458-7824 x 41368 FAX 860-757-5952





10:	Excello Plating: Attn Glo	en or joyce From:	Bill Lancaster	
Fax:	818-545-0856	Pages:	5	
Phone	*	Date:	04/22/03	
Re:	Excello Plating	CC:		
□ Urg	ent 🗆 For Review	☐ Please Comment	☐ Please Reply	☐ Please Recycle
electric	cal to rewire the equipmen	qare you on the claim. I the nt. Please look over the att ssed anything else. I need a	ached Statement of	Loss and let me know
i also a	attach a recap of the Outso	ourcing expense claim and a	allowances for the pr	roduction.
Thank	s			
Bill Lar	ncaster			

PROHEATCO MFG CO. 3427 Pomona Blvd, Pomona, CA 909-598-7445 F 598-8514

INDUCTOR	ND C +:	
THE STATE OF	PROCESS HEATI	NO EVENDAGE
WWW DDC II	Die Tienti	AC STRIKE

WWW.PRCHEATCO.COM

11/08/02

Excello Plating Company 4057 Goodwin St. Los Angeles ea 90039 Attn: Glenn

818-545-0856

RE: Replacement heaters

Dear Glenn,

Proheatco is pleased to quote the following;

Nickel Tank

Heaters

2- TITANIUM HEATERS MODEL NUMBER CT-404- ATS (AUTO THERMAL SWITCH) The heaters will be 6kw/480 volts and 1 phase each.

Each heater will be located on each end of the tank.

The heaters will be constrolled by a....

Unit price..... 300.00 ea

600,00

Control

1- M-43- 3404 LC/MR. This digital temperature control has fiquid level safety with manual reset capabilities. The sensor will be a type J sensor. The probes will be titanium.

Unit price 805.00 ca

305/00

Chrome Tank

Heaters

1- QUARTE HEATER, MODEL NUMBER AQ-404 The heaters vill be 6kw/480 volts and 1 phase.

Unit price..... 304.00 ea

The heaters will be constrolled by a....

Control

- M-43- 3404 LC/MR. This digital temperature control has liquid level safety with manual reset capabilities. The sensor will be a type J sensor. The probes will be Titanium

Unit price..... 705.00 ea 705.00

Nitric Tank

Heaters

I - QUARTZ HEATER, MODEL NUMBER AQ-404 The heaters will be 6kw/480 volts and I phase.

Unit price..... 374.00 ea

374,00

The heaters will be conotrolled by a....

Control

1 - SMC-3254 LC/MR. This NONINDICATING temperature control has liquid level safety with manual reset capabilities. The sensor will be a type J sensor. The probes will be Hastalloy C.

Unit price 475.00 ea

475.00

Terms: 50% down with P.O. . 25% on delivery balance not 30 days. We accept visa and

Mastercard. FOB Pomona, CA

Delivery: 7-14 days

If you have any questions please give me a call.

Schuf

Sincerely,

Skip Schaefer President 2,536.05

EXCELLO PLATING CO. INC 4057 Goodwin Ave, Los Angeles, Ca. 90039 Tel: 123-245-3626 Fax: 818-545-0856

FACSIMILE

DATE:	0/24	62
FAX TO	BILL LANCE	rstek
LOCATION:		
FAX #: _	1-860 - 75	!
FROM:	Joke T	
NUMBER OF	PAGES TO FOLLO	W:
REMARKS O	R COMMENTS:	
Hale 1	s A PARTIAL	UT of wages Pins for
clen	up AFTER	File
	-78	Honks
		Jegar.

THANK YOU FOR YOUR INTEREST IN EXCELLO PLATING.

BEST REGARDS GLENG. HARLEMAN PRESIDENT

The company located these documents in its business records. At this of the complete and accurate copy of the policy.

Excello Plating Co. Inc 4057 Goodwin Ave Los Angeles, Ca. 90039 323-25-3626 Fax 18-545-0856

Re: Employee Wages Paid In Clean Up after Fire 7/5/02

7/8/02-7/11/02	14 employees	3973.29
7/12/02-7/118/02	4 employees	1283.00
7/19/02-7/25/02	4 employees	1299.00 Jun ml
9/25/02	2 employees	112.00 - 1200 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
10/14/02-10/16/02	3 employees	756.00 } Bu Crow \
10/19-02	2 employees (overtime)	288.00

ATTN Hank

PURCHASE ORDER

<u></u>	INCLIV	JE OKEEK	Terrie To				
			SHIP TO	Excello Plan-	co_		
•	INDUSTA	Branfors ST # T	ADDRESS	Excello Plan-			
00	RESS		405	7 6000 WIN -	tue	_	
	12300	Brantons 31	CITY, STATE, ZI	P	» G		
ΤY	C. Z	11 Men CA 91352	6.16.	CA 9.00 REQ. NO. OR DEPT.		FOR	
	DATE	Valley CA 91352 DATE REQUIRED TERMS	OW SHIPPED	ACG. NO.			
	7/15/02	NET 10	_		22/05	' —	Tואט
	_ 	DESCRI	PTION		PRICE	_	
_	PUANTITY	outside when the To	FIRE				1776 55
	7/22/04	BUTSIDE WELL THE IS			1195	50	2972.05
2	8/2/02				2100	12	5072.47
3	1/9/02				- :	. ,	6419.22
	Shilez				- :	· · · · · · · · · · · · · · · · · ·	
5							8113.54
							9500.29
	8/50/02	1					11066.77
7 <u> </u>	9/4/02				896	95	11963.72
6	9/12/02				1697.13	7	13660 85
9	9/20/02				1	•	
10					 		
11						· · ·	
12		Aug (517.				-	
13							
}			_			 	+ + +
14	 						<u> </u>
15	5						
11	6						
i	7				+	:	
1	8			. 		+-	
-	9				_	'} -'	
_}	- - · 						4
}-	20			<u> </u>		<u> </u>	
	21						
	22		<u> </u>				NVOICE WITH
		IMPORTANT		SEND	COPIES OF Y	יי אטר	MAOICE MITH
	INVOICES	ORDER NUMBER MUST APPEAR ON ALL PACKAGING, ETC.	PURCHAS	SING AGENT SING AGENT SICCORDS. At this		-	
	PLEASE NO TO COMPL	OTIFY US IMMEDIATELY IF YOU ARE UNAB ETE ORDER BY DATE SPECIFIED.		t certify that these ete and accurate			
	CAdame DC9131		ORIGINAL		EXH	IBIT I	NO. 1

U. S. Filter Recovery Services, (California), Inc. 5375 S. Boyle Ave., Vernon, CA 90058 323,277,1500

COMPANY ID: 1718 Accts Payable Attn: **EXCELLO PLATING** 4057 GOODWIN AVE.

LOS ANGELES

CA

90039

NOTE

INVOICE

Invoice Number:

V111767

Page Number

Purchase Order Terms: **NET 30 DAYS**

Invoice Date 10/25/02

Memo:

USFilter Now Accepts Visa, MasterCard and

Discover Cards. Call 323.277.1798 for

Qty: HAZARDOUS SOLID DEBRIS DM55GAL 1 A P142982 G2 09/30/02 22244428

Generator: **EXCELLO PLATING**

Note:

this amount is for current charges. Please pay the amount listed at right. All past due amounts may be subject to loss of discount and/or bear interest at 1.50% per month or the maximum rate allowed by law, whichever is less.

Invoice Total:

\$314.00

Less Discount (if any):

\$0,00

Please Remit This Amount:

\$314.00

PLEASE FORWARD PAYMENT TO: File Number 53496 Los Angeles, CA 90074-3496

The company located these documents in its business records. At th02/04/2003 c0/2:341PM does not certify that these documents constitute a complete and accurate copy of the policy.

5375 S. Boyle Ave., Version, CA 90058

U.S. Recovery Services (California), Inc.

HNVOICE

Invoice Number: V114667

Page Number 1 of 1

323,277,1500 Attn: Accts Payable

EXCELLO PLATING 4057 GOODWIN AVENUE

LOS ANGELES

CA

90039

Terms NET 30 DAYS

Purchase Order

Invoice Date 12/31/2002

Descr. FIRE CLEAN-UP SERVICES AND WASTE DISPOSAL

Description Address to the second sec	Qty	Unit	Rate	Amount*
WASTE TREATMENT	1	EA	\$20,495.00	
Transportation	1	EA	\$3,586 .25	
Laborinos	1	EA	\$1,620.00	
WASTE CONTAINERS-DRUMS TOTES ETC	1	EA	\$3,950.00	\$8,950.00
LABORATORY SERVICES	1	EA	\$360.00	\$380.00

This amount is for current charges. Please pay the amount listed at right, all past due amounts may be subject to less of discount and/or bear intrest at 1.50% per month or the maximum rate allowed by law, whichever is less.

Involce Total:

Please Remit This Amount:

PLEASE FORWARD PAYMENT TO:

Los Angeles, Ca 9003

The company located these documents in its business records. At thos/104/2003 c/02:141PM does not certify that these documents constitute a complete and accurate copy of the policy.

PURCHASE ORDER

10					SHIP TO	Eve alla	Plane	G		::-
ADDRESS 12300 Branfors ST # J				ADDRESS	ALL END !	.0	<u>Co</u>		•	
AUL	/:2 /^^	Ricar Forces	57 * 7	· <u> </u>			120 h	<u>, c</u>		:
CIT	Y. STATE. ZIP				CITY, STATE, ZIP	Ca	9003	5		
	Suil	DATE REQUIRED	7/332 TERMS	HOV	V SHIPPED	REQ. NO. OR	DEPT.	<i>5</i>		`` ``
 	DATE -7/15/02		NET 10	ļ	ļ		İ			
				SCRIPT				PRICE	UNIT	
-1	YTITHAUG		ubak Die	-				1776 55	177655	
7	7/22/00	<u>outsue</u>	WORK WE	<u> 70 : </u>				1195 50	2972.05	: **
2	8/2/02	<u> </u>		<u> </u>		 ,		2100 42	a marin dan di dan dan dan dan dan dan dan dan dan dan	.:
3.	1/2/02			 -			-+	1346 75	ling variables of the second	: •
4	8/11/02							1694 3Z	5.	٠.
5	8/2clor			-				1386 75	l'a	
6	1/5/52	<u> </u>		<u>;</u>	<u> </u>				F	
7	9/1/02								11066 77	, :
8	9/12/02					<u> </u>		896 95		
9	9/20/02			<u> </u>				1697.13		=
10	10/3/02			:				1810 38	1547123	•
-	 								1730702	٠.
-	10/8/02							170216	19009 18	•
12	10/25/02							1402 33	20491.51	
13	1							1217 43	3170934	.
14	+' <i>'''</i>								235 73 39	
15	1/15/22								25/5058	ļ.
16	11/21/02						-		76.31850	:
17	1/25/02			;					2854894	
18	12/6/52								The second second second	
19	12/12/02.			1					30556-34	ľ
120	T 7								32163.53	1
2	177		, ,	:	<u> </u>				33775.16	$\ $
-	2 12/1/2							373/25	37010.41	. [.
F	ע טונפן י	IMPORTAN	Т		PLEASE S	END	co	HES OF YOUR	VYOICE WITH	ŀ
+	FURCHASE ORDER NUMBER MUST APPEAR ON ALL ORIGINAL BILL OF LADING.					-	4			
	INVOICES - PACKAGING, ETC. PLEASE NOTIFY US IMMEDIATELY IF YOU ARE UNABLE				PURCHASING AGENT					
: .	PLEASE NO	TIFY US IMMEDIATE TE ONDER BY DATE	LY IF YOU ARE U. E SPECIFIED.	NADLE	j				<u> </u>	إ
- 1	TO COME GE				7101111			/		•

CAdars DC8131 ORIGINAL

[]]	RCHA	SE ORDER			
<u> </u>			Excello PLATING	<u></u>	di an
	Bill	LANCASTEL	Excello PLATINI	<u> </u>	
DRE	SS				N. N.
íY, S	TATE ZIP		CITY, STATE, ZIP		
	DATE	DATE REQUIRED TERMS	HOW SHIPPED REQ. NO. OR DEPT.	POF	
1	3/03			PRICE	ONIT
:	ANTITY	DESCR	IPTION	PRIOE	
QU,	ANTO	misc items for	The Dange.	1 1 1 1 1 1 1	
<u></u>				232 20	22220
		Bus Bons		1180 98	141318
-		Bus Boxs Contain, Lights with Bol	13 + Serus etc.	1180 18	
 -			· ·		
-					
-		1 N 1 N 1 N 1 N 1 N 1 N 1 N 1 N 1 N 1 N	1		
-	<u> </u>				
<u> </u>	<u> </u>				7
-	• • • • • • • • • • • • • • • • • • • •				
ŀ	<u></u>			1	1. 2. 3.
 - 	• • •		<u>:</u>		
 					
1					
†					
B T				+	
†	.			+	
9	***				
20			!	1	
21					*
22				- TE OF YOUR	MVSICE WITH
	IMPORTANT			COPIES OF YOUR	HALAIGE HUD.
· -	INVOICES	ORDER NUMBER MUST APPEAR ON AL PACKAGING, ETC. OTIFY US IMMEDIATELY IF YOU ARE UNA	PURCHASING AGENT		
	TO COMPL	ETE ORDER BY DATE SPECIFIED.	URIGINAL .		

Lancaster, William L (CLAIM, Claims)

From:

T.O.S.C.O. [TOSCO@earthlink.net]

Sent:

Wednesday, January 08, 2003 2:20 PM

To:

Lancaster, William L (CLAIM, Claims)

Subject: Excello Plating claim#848KF36771

Rill

Just spoke to Glen at Excello and he is still waiting for the haz-mat bill and some other parts to complete equipment repairs.

I told him we would check back in a couple of weeks. In the meantime if you have any questions please don't hesitate to call.

Thanks

Pat Byrne

Lancaster, William L (CLAIM, Claims)

From:

T.O.S.C.O. [TOSCO@earthlink.net]

Sent:

Wednesday, January 08, 2003 2:20 PM

To:

Lancaster, William L (CLAIM, Claims)

Subject: Excello Plating claim#848KF36771

Bill

Just spoke to Glen at Excello and he is still waiting for the haz-mat bill and some other parts to complete equipment repairs.

I told him we would check back in a couple of weeks. In the meantime if you have any questions please don't hesitate to call.

Thanks

Pat Byrne

William Lancaster PO Box 9764 Fountain Valley, CA 92728 800-458-7824 x 41368 FAX 860-757-5952

The Hartford



То:	RGL Attn: Hank Kahrs	Front	Bill Lancaster	
Fax:	714-740-2020	Pages	•	
Phone	:	Date:	01/28/03	
Re:	Excello Plating	CC:		
□ Urg	ent 🗆 For Review	☐ Please Comment	☐ Please Reply	☐ Please Recycle
	nments: This is the reca	p insd prepared for outso r on the Bl claim, it would		d with that aspect, so if
Joyce	has the details, 3323-245-	3626		
Thank	S,			
Bill La	ncaster			

TO

Excello Plating Co. Inc 4057 Goodwin Ave Los Angeles, Ca. 90039 323-25-3626 Fax 18-545-0856

Re: Employee Wages Paid In Clean Up after Fire 7/5/02

7/8/02-7/11/02	14 employees	$\frac{3973.29}{1283.00}$ $\frac{1}{2}$ (6555). $\frac{29}{3}$
7/12/02-7/118/02	4 employees	1283.00
7/19/02-7/25/02	4 employees	1299.00
9/25/02	2 employees	112.00 ℃
10/14/02-10/16/02	3 employees	756.00 2 10 WH
10/19-02	2 employees (overtime)	7XX III—
10/31/02	4 employees	1379.25 (044, 335, 25
11/14/02	2 employees	1057.63
11/21/02	2 employees	1092.12 & 4.877.13
12/25/02	2 employees	1127.38
12/12/02	2 employees	800.00
12/19/02	2 employees	800.00

Electrical still pending May be a Whee now clean ap a world dwone dank 3 employees \$29,000



EXCELLO PLATING CO.INC 4057 GOODWIN AVE, LOS ANGELES, CA. 90039 323-245-3626 FAX 818-545-0856

FACSIMILE

DATE: 2/4/63	
FAX TO : BILL LANCE	is Tel
LOCATION:	:
Fax #: 860 - 757 - 3	59 52
FROM: Glew Haus	eman
NUMBER OF PAGES TO FOLLOW	<u> </u>
REMARKS OR COMMENTS:	· · · · · · · · · · · · · · · · · · ·
	Down Rought
UP DATES LIST of	Wages PAID MISC PARTS SOUTH
MP DATES LIST of	Due 10 fire.
MP DATES LIST of	Due 10 file.
MP DATES LIST of	Due 10 fire.
MP DATES LIST of	Due 10 11/2.
MP DATES LIST of AND OUT SIDE WORK	Due 10 11/2.
MP DATES LIST of	Due 10 11/2.

Excello Plating Co. Inc 4057 Goodwin Ave Los Angeles, Ca. 90039 323-245-0326 fax 818-545-0856

2-4-03

To: Mr. Bill Lancaster,

Expenses due to fire 7-5-02.

Wages:

Week of 1-02-03 2 employees \$874.50

Week of 1-09-03 2 employees \$768.60

Week of 1-16-03 2 employees \$773.00

Week of 1-23-03 2 employees \$773.00

Outside Work due to fire

See attached invoices.

\$1276.01 !-15-03

1-24-03

\$667.00

1-30-03

Waste hauled from site

Lancaster, William L (CLAIM, Claims)

From:

T.O.S.C.O. [TOSCO@earthlink.net]

Sent:

Wednesday, January 08, 2003 2:20 PM

To:

Lancaster, William L (CLAIM, Claims)

Subject: Excello Plating claim#848KF36771

Bill.

Just spoke to Glen at Excello and he is still waiting for the haz-mat bill and some other parts to complete equipment repairs.

I told him we would check back in a couple of weeks. In the meantime if you have any questions please don't hesitate to call.

Thanks
Pat Byrne



EXCELLO PLATING CO.INC 4057 GOODWIN AVE, LOS ANGELES, CA. 90039 323-245-3626 FAX 818-545-0856

FACSIMILE

DATE: 1/13/03	
DATE: 1/13/03 FAX TO: BILL LANCASTEL	
LOCATION:	
Fax #: 860 - 757 - 59 52	· :-
FROM: Glex Hawkeman	
NUMBER OF PAGES TO FOLLOW:	
	T Rought
was list of Wages PARD MISC FRANCE	-
AND OUT SIDE WORK DUE TO fire.	
THank You.	
	;

The company located these documents in its business records. At this times 2003 control of the documents constitute a complete and accurate copy of the policy.

	Sta	itement of Los	s				
Item 1 - Business Pe	rso	nal Property					
Policy Limits	\$	642,800.00					
Loss as Adjusted							
		RCV		ACV		Loss	Claim
Clean up/repairs	\$	6,555.29	\$	6,555.29	Employees		
Misc. Repairs	\$	112.00	\$	112.00	Employees		
Labor to build deck	\$	1,044.00	\$	1,044.00	Employees		
Labor to finish deck	\$	1,379.25	\$	1,379.25	Employees		
Deck Materials	\$	915.10	\$	915.10	per invoice		
TIB Labor	\$	4,877.13	\$	4,877.13	per invoice		
	\$	-	\$	-	•		
	\$	-	\$	-			
Equipment Electrical	\$	-	\$	-	Ted Taylor - Pending		
Rectifier	\$	3,555.75	\$	3,555.75	D. Morgan		
NI/Chrome tanks	\$	24,850.95	\$	24,850.95	Lefort Invoice		
55 gal drums	\$	1,552.62	\$	1,552.62			
Filter Machine	\$	2,849.14	\$	2,849.14	Penguin Invoice		
Tank Heaters	\$	2,536.05	\$	2,536.05	Proheatco		
Bus parts/Misc.	\$	1,180.00	\$	1,180.00	Agreed		
Fire debris Removal	\$	3,000.00	\$	3,000.00	Agreed		
Haz Mat pumping	\$	4,800.00	\$		Estimated		
Dispose solutions	\$	28,890.00	\$	28,890.00	Pac. Filter Service		
Replace Solutions	\$	800.00	\$	800.00	Agreed		
Solution Chemistry	\$	200.00	\$		cleaning and test		
Emerg Electrical	\$	1,899.04	\$		Ted Taylor		
Labor to Install Equip		4,500.00	\$		estimated		
bus Bars	\$	232.20	\$	•	Per invoice		
concrete, mtl & misc	\$	1,180.98	\$	1,180.98	Per invoices		
Delivery parts	\$	200.00	\$	200.00			
Total Item 1	\$	97,109.50	\$	97,109.50	-	\$97,109.50	
Less deductible	•	-	•			\$ (1,000,00).	accompanies to the
Claim Total					he company loca	i ted these d o	\$ 96,109.50

does not certify that these documents constitute a complete and accurate copy of the policy.

Statement of Loss - Page 2

Item 2 - Business Income / Extra expense

Policy limits

\$ 220,500.00

Extra Expense

Expediting Costs

25,279.92

\$ 25.279.92

EE - Outsourcing

35.096.00

\$ 35,096.00 Outsource less saved Expenses

60,375.92

\$ 60,375.92

No Business Income losses have been documented

Total Item 2 - BI / Extra Expense

\$60,375.92

\$ 60,375.92

Total Items 1 & 2

Projected Claim Total @ ACV

Less Advance Payments

\$ 156,485.42

\$ 156,485.42

BPP BPP \$ (35,000.00) To Insd

\$ (25,000.00) To Insd

BPP/BI

\$ (24,643.94) To Insd

BPP

\$ (20,000.00) To Insd

BI/EE

\$ (16,809.54) To Insd \$ (25,279.92) To Insd & Contractor

BI/EE

9,752.02

9,752.02

Balance Due

business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

	Sta	atement of Los	s		
Item 1 - Business Pe	erso	nal Property			
Policy Limits	\$	642,800.00			
Loss as Adjusted					
		RCV		ACV	Loss Claim
Clean up/repairs	\$	6,555.29	\$	6,555.29	Employees
Misc. Repairs	\$	112.00	\$	112.00	Employees
Labor to build deck	\$	1,044.00	\$	1,044.00	Employees
Labor to finish deck	\$	1,379.25	\$	1,379.25	Employees
Deck Materials	\$	915.10	\$	915.10	per invoice
TIB Labor	\$	4,877.13	\$	4,877.13	per invoice
	\$	-	\$ \$	-	
	\$	-		-	
Equipment Electrical	\$	-	\$	-	Ted Taylor - Pending
Rectifier	\$	3,555.75	\$	3,555.75	D. Morgan
NI/Chrome tanks	\$	24,850.95	\$	•	Lefort Invoice
55 gal drums	\$	1,552.62	\$	1,552.62	
Filter Machine	\$	2,849.14	\$	2,849.14	Penguin Invoice
Tank Heaters	\$	2,536.05	\$	2,536.05	Proheatco
Bus parts/Misc.	\$	1,180.00	\$	1,180.00	Agreed
Fire debris Removal	\$	3,000.00	\$	3,000.00	Agreed
Haz Mat pumping	\$	4,800.00	\$	4,800.00	Estimated
Dispose solutions	\$	28,890.00	\$	28,890.00	Pac. Filter Service Tw. Pending
Replace Solutions	\$	800.00	\$	555.55	, ig. 55 u
Solution Chemistry	\$	200.00	\$	200.00	cleaning and test
Emerg Electrical	\$	1,899.04	\$	1,899.04	Ted Taylor
Labor to Install Equip		4,500.00	\$	4,500.00	estimated
bus Bars	\$	232.20	\$	232.20	Per invoice
concrete, mtl & misc	\$	1,180.98	\$	•	Per invoices
Delivery parts	\$	200.00	_\$	200.00	_
Total Item 1	\$	97,109.50	\$	97,109.50	\$ 97,109.50
Less deductible					\$ (1,000.00)
Claim Total					The company located these doc \$m96;109[50]ts

business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Statement of Loss - Page 2

Item 2 - Business Income / Extra expense

Policy limits

\$ 220,500.00

Extra Expense

Expediting Costs

25,279.92

\$ 25,279.92

Extra Expense

\$ 13,660.00

\$ 13,660.00 Outsource thru 9-20-02

Outsource Plating

\$ 23,149.54

\$ 23,149.54 Final, thru 12/30/02

62,089,46

\$ 62,089,46

No Business Income losses have been documented

Total Item 2 - BI / Extra Expense

\$62.089.46

\$ 62,089,46

Total Items 1 & 2

Less Advance Payments

Projected Claim Total @ ACV

\$ 158,198.96

\$ (60,000.00)

\$ 98,198,96

BPP

\$ (4,643.94) To Insd

BI/EE

\$ (20,000.00) To Insd

BI/EE

\$ (25,279.92) To Insd & Contractor

Balance Due

\$ 48,275.10

Additional Payment BPP

\$ (20,000.00)

BI/EE total due

\$ (16,809.54)

Projected Balance, subject to documentation of costs

\$ 11,465,56

Statement of Loss

Item 1 - Business Personal Property

Policy Limits	\$ 642,800.00					
Loss as Adjusted						
	RCV	ACV		Loss	Cla	iim
Clean up/repairs	\$ 6,555.29	\$ 6,555.29	Employees			
Misc. Repairs	\$ 112.00	\$ 112.00	Employees			
Labor to build deck	\$ 1,044.00	\$ 1,044.00	Employees			
Labor to finish deck	\$ 1,044.00	\$ 1,044.00	Employees			
Deck Materials	\$ 915.10	\$ 915.10	per invoice			
Equipment Loss						
Rectifier	\$ 3,555.75	\$ 3,555.75	D. Morgan			
NI/Chrome tanks	\$ 24,850.95	\$ 24,850.95	Lefort Invoice			
55 gal drums	\$ 1,552.62	\$ 1,552.62				
Filter Machine	\$ 2,849.14	\$ 2,849.14	Penguin Invoice			
Tank Heaters	\$ 2,536.05	\$ 2,536.05	Proheatco			
Bus parts/Misc.	\$ 1,180.00	\$ 1,180.00	Agreed			
Fire debris Removal	\$ 3,000.00	\$ 3,000.00	Agreed			
Haz Mat pumping	\$ 4,800.00	\$ 4,800.00	Estimated			
Dispose solutions	\$ 3,000.00	\$ 2,500.00	Estimated			
Replace Solutions	\$ 800.00	\$ 800,00	Agreed			
Solution Chemistry	\$ 200.00	\$ 200.00	cleaning and test			
Emerg Electrical	\$ 1,899.04	\$ 1,899.04	Ted Taylor			
Labor to Install Equip	\$ 4,500.00	\$ 4,500.00	estimated			
In House labor	\$ 1,550.00	\$ 1,550.00	To set up/install			
Delivery parts	\$ 200.00	\$ 200.00				
Total Item 1	\$ 66,143.94	\$ 65,643.94	-	\$65,643.94		
Less deductible				\$ (1,000.00)		
Claim Total	 				\$	64,643

Statement of Loss - Page 2

Item 2 - Business Income / Extra expense

Policy limits

\$ 220,500.00

Extra Expense

Expediting Costs

\$ 25,279.92

\$25,279.92

Extra Expense outsource Plating

\$ 13,660.00 \$ 13,653.00 \$13,660.00 Outsource thru 9-20-02

\$13,653.00 Projected thru 11-22-02

52,592,92

\$52,592,92

Note: Outsourcing costs will continue through final repairs to Building, time is not determined.

No Business Income losses have been documented

Total Item 2 - BI / Extra Expense

\$ 52,592.92

\$ 52,592,92

Total Items 1 & 2

Less Advance Payments Projected Claim Total @ ACV

\$117,236.86 \$ (60,000.00)

\$ 57,236,86

Additional Advance Payments

BPP

4.643.94

To Insd

BI/EE

\$ 20,000,00

To Insd

BI/EE

\$ 25,279.92

To Insd & Contractor

49,923.86

Payments pnd in Safettavery \$24,643.94 Pay. Insd & Contincter 25,279.92

The Hartford



To:	Excello Pla	ting: Attn Gle	n	From:	Bill Lancaster		
Fax:		818-50	15-0856	Pages:	2		
Phone); 			Date:	11/15/02		
Re:	Excello Pla	ting		CC:			
□ Urg	jent □ Fe	or Review	☐ Please Com	ument	☐ Please Reply	☐ Please Recycle	
	sed, and they					the payments as we atement of Loss for the	
credit t	to be issued f	or the partial	loss of use of the	building.	Camer, and we are We may get about \$ ion and Extra Expens	e currently discussing a \$ 5,000.00 credit, and if se claim.	
Thank	s .					•	
Bill La	ncaster						

The Hartford



То:	Max	xson Young, Attn: Jo	hn Parker F	rom:	Bill Lancaster	
Fax:	818	-265-0288		Pages:	1	
Phone	:		C	Date:	11/15/02	
Re:	Spirito/ Excello Plating		C	:C:		
□ Urg	ent	☐ For Review	☐ Please Comm	ent	☐ Please Reply	☐ Piease Recycle

• Comments: I wanted to thank you on your assistance with my claim, and I am certain CGM Construction would never have agreed to the Expediting Repairs at the low bid without your input. In fact, they have and I am issuing a payment to them and my insured, for release to them, if they perform as agreed.

Secondly, we had discussed a Rent Abatement, and I had indicated our Insured had lost part of the building critical to his Plating Operations. To date, we have incurred outside expenses in excess of \$26,000.00 and the repairs have still not started. On behalf of Excello Plating, I am requesting rent credit or reductions for the Period of Restoration. I appreciate your communicating this to Kemper Insurance, and please let me know the response. I would anticipate a credit of at least 10% of the monthly rents, or more, plus at least 20% credits during the actual repairs. We are paying expediting expenses, but the repairs will doubtless cause additional distress to the tenant.

Thanks

Bill Lancaster

The Hartford



To:	RGL Attn: Hank Kahrs	From:	Bill Lancaster	
Fax:	714-740-2020	Pages:	1	
Phone		Date:	11/05/02	
Re:	Excello Plating	CC:		
□ Urg	ent 🛘 For Review	☐ Please Comment	☐ Please Reply	☐ Please Recycle
	ments: Received your	report of Oct. 31,2002 ar	nd I wondered about	t the calculation of the
		the insured's normal costs 11, what would have been h		
Thanks	S,			
Bill Lar	ncaster			



625 City Drive South, Suite 290 Orange, California 92868

Telephone 714-740-2100 Facsimile 714-740-2020

www.rgl.com

October 31, 2002

RECEIVED NOV 0 4 2002

Mr. William Lancaster Hartford Financial Services Group Post Office Box 9764 Fountain Valley, California 92828

Re: Insured: Excello Plating Company Inc.

Location: Los Angeles, California

File Type: Business Interruption/Extra Expense

Loss: July 5, 2002

Claim No.: 848KF36771 RGL File No.: 081179

Dear Mr. Lancaster:

Enclosed is our report issued in connection with the captioned matter. If additional copies on original letterhead are needed, please contact us.

We appreciate the opportunity to work with you. In our continuing effort to improve our service and reports to our clients, we welcome your suggestions, comments and input. If we can be of further service, please call.

Sincerely,

Henry J. Kahrs, CPA, CFE, CMA, ABV

hkahrs@us.rgl.com

HJK/cev

Enclosure

The company located these documents in its business records. At this time, the company does not certify that these documents constitute



October 31, 2002

625 City Drive South, Suite 290 Orange, California 92868

Telephone 714-740-2100 Facsimile 714-740-2020

www.rgl.com

Mr. William Lancaster Hartford Financial Services Group Post Office Box 9764 Fountain Valley, California 92828

Re:

Insured: Excello Plating Company Inc.

Location: Los Angeles, California

File Type: Business Interruption/Extra Expense

Loss: July 5, 2002 Claim No.: 848KF36771 RGL File No.: 081179

Dear Mr. Lancaster:

We are pleased to submit the following report, which evaluates the captioned matter and states the results of our review. The information contained in this report is to be used by you and your principals involved in this matter. Our review was limited to the scope of work outlined by you and to the available books, records and other information pertinent to the captioned matter. We included tests and procedures deemed appropriate in the circumstances. This report describes the results of our review.

BACKGROUND & CLAIM

The insured, Excello Plating Inc., is a plating and anodizing company located in Los Angeles. On July 5, 2002, the insured suffered a fire that damaged its machinery. As a result, the insured was unable to produce on the affected machine. No formal claim has been submitted.

BUSINESS INTERRUPTION LOSS

To calculate the business interruption loss, we reviewed the monthly sales from September 1999 through the present. Based on our review, we projected sales for July and August 2002 using the monthly average sales from January through June 2002. Sales for this period averaged \$57,116 per month. When we projected this amount for July and August 2002, the result was projected sales of \$114,232. (See Schedule 1.) Actual sales for the period totaled \$121,098, as shown on Schedule 2. Because actual sales exceeded projected sales, we calculated that no business interruption loss was sustained. We further note that the insured stated that no orders were cancelled due to this incident.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute



EXTRA EXPENSE CLAIM

To mitigate the losses sustained by its machinery being shut down, the insured used one of its competitors to perform plating on current customer orders. To support this claim, the insured submitted a purchase order reflecting \$13,660.85 in items plated by Industrial Metal Plating. We have attached this for your review as Exhibit No. 1. The insured has not provided checks to support payment of this amount.

SUMMARY

Based on the above comments, we have calculated that the insured did not sustain a business income loss through August 2002. However, the insured incurred extra expenses of \$13,661 to mitigate the business income loss. We understand that the machine has not yet been replaced. If the insured has cancelled orders or submits additional extra expense claims, we will review them and update our report.

We hope this report clearly explains the work we performed on the captioned matter and our conclusions. If you have any questions or need more information from our work files, please contact me at your earliest convenience. On behalf of RGL-Forensic Accountants and Consultants, thank you for the opportunity to serve you.

Sincerely

#nn J. Kahis, CPA, CFE, CMA, ABV

Kkahrs@us.rgl.com

HJK/cev

Excello Plating Company Inc. Los Angeles, California Loss Date: July 5, 2002



CALCULATION OF LOST SALES Schedule 1

Description	Schedule Reference	Amount
Monthly Average	2	\$ 57,116
Projection Period		2
Projected Sales		\$ 114,232
Actual Sales	2	\$ 121,098

Excello Plating Company Inc. Los Angeles, California Loss Date: July 5, 2002



ANALYSIS OF SALES Schedule 2

Month	Sales
Pre-Loss Sales:	
January 2002	\$ 68,792
February	59,000
March	55,842
April	50,930
May	58,973
June	49,160
	· ·
Total Pre-Loss Sales	\$ 342,697
,	· · · · · ·
Average Pre-Loss Sales	\$ 57,116
	To Sch 1
Actual Sales:.	
July	\$ 53,806
August	67,292
	-
Total Actual Sales	\$ 121,098
- 11.	To Sch 1
	10 3611 1

INVOICE

L. W. LEFORT

Engineers

Designers

Fabricators

1135 FEE ANA ST. PLACENTIA, CALIFORNIA 92870-6761 (714) 524-3741 • FAX (714) 524-5486

EXCELLO PLATING 4057 GOODWIN AVE. LOS ANGELES, CA. 90039

DATE

10-31-02

INVOICE NO.

C-1693

YOUR PO. NO.

GLENN

TERMS

NET 15 DAYS

FINAL BILLING

1 - CHROME TANK

1 - NICKEL TANK

CONTRACT PRICE LESS FIELD DISCOUNT

(1,220.00)

\$24,177.00

1 003

8.25% TAX

1,893.95

24,850.95

LESS PARTIAL BILLINGS:

8-7-02 INV#C-1693 - 10,000.00 10-1-02 INV#C-1693-1 - 10,000.00

(20,000.00)

\$ 4,850.95

THANK YOU

The company located these documents in its business records. At this time, the company

TERMS: Net 30 days unless otherwise stated. 1.5% per month may be applied to past due accounts. Please pay from this invoice. In the event that any action is brought to enforce the provisions contained herein, the prevailing party shall be entitled to reasonable attorney's fees and cost."

The company located these documents in its businesses documents in its campany was time campany decided by 1856 documents constitute decided by 1856 documents constituted to the policy.

Date: 09/10/02 Invoice # 091002-A



Sold to:

Ship to:

DELIVERY

YOUR #	OUR #	TERMS	FOB	SHIP VIA	SHIP DATE
54929		Due Upon Receipt		Delivery	8/23/02
;					

建門級	QTY	ITEM	UNIT	DESCRIPTION	Price	Total
A. 100 A.	1	MF-90-PC-C	Each	Filter System w/	2632.0	2632.00
100				a) 6C-9A CPVC Chamber		
**				b) M-3/4B 1ph/115V 3 3/8" Imp. Trim		
in the	!			c) Mounted on a common Baseplate,Rigid plumbed & valved		
is in				d) Priming Chamber Assy		
				e) Casters		
	1		Set	Instructions Enclosed	.00	.00
现的是这种是一种,我们就是一种,我们就是一种,我们是一种,我们也是一种,我们也是一种,我们也是一种,我们也是一种,我们也是一种,我们也是一种,我们也是一种,我们				FAXED		
THE RESE				Sales Amoun	<u> </u> 	2632.00
k"				 		

THANK YOU FOR YOUR ORDER

Sales Amount	2632,00
Sales Tax	217.14
Misc Charge	.00
Freight	.00
Balance Due	2849.14





То:	Max	son Young, Attn: Jol	hn Parker	From:	Bill Lancaster	
Faxc	818	-265-0288		Pages:	1	
Phone	=			Date:	10/23/02	
Re:	Spir	ito/ Excello Plating		CC:		
□ Urg	ent	☐ For Review	☐ Please Cor	nment	☐ Please Reply	☐ Please Recycle

• Comments: I called the contractor selected by the Building owner, David Tyler, and they are refusing to honor the bid agreed to by Kemper Insurance. They particularly refuse to accept the allowances for the Extra Expense to be laid off to our Insured. They are demanding an additional \$4,500.00 from my Insured to perform the same work as American Technologies. I understand that their bid was \$5,000 higher than American Technologies, so it appears they are trying to make up the difference by overcharging my insured, since they now have signed your client to a contract. I would request that Kemper Insurance be informed, and you might want to call your client, since she may want to reconsider her decision to use his company. I understand American Technologies still agree to do the project for the agreed price.

Additionally, since there has been such an extended period of repairs, and the job is now trailing into next month before they even start, I wanted to discuss rent credits. The loss occurred July 5, and will not approach completion before December 5, a total of 6 months. The loss of the plating area represents at least 25% of our Insured's business, so I would feel that a rent credit for the 5 months involved would be in order. I could contact the Building Owner direct to discuss the credits, which will amount to about a total rent credit of 1.5 months. I would think it would be easiest to simply credit that against the rents for November and half of December.

The Hartford



To:	Fo: Maxson Young, Attn: John		hn Parker From:		Bill Lancaster		
Faxc	818	3-265-0288		Pages:	1		
Phone	:			Date:	10/09/02		
Re:	Spi	rito/ Excello Plating		CC:	····		
□ Urg	ent	☐ For Review	☐ Please Co	nment	☐ Please Reply	☐ Please Recycle	

• Comments: I called Am Restoration and learned they have not received a W/A from your Insured, and the project is not on any schedule. We are concerned about the delays in the repairs for a number of reasons. The Period of Restoration for the Building repairs is dramatically increasing our BI/EE and even more seriously, there is a real potential for rain leaking into the building and damaging our insured's equipment and Work In Progress. This is a very serious situation, and since the apparent delays in instituting the repairs is caused by the Building Owner, The Hartford may look to her subrogation if there is any further damages.

Please stress to your client that she must start the repairs. We are prepared to consider the expediting expenses discussed, and our Insured has even agreed that he does not want to press for complete painting of the interior for cosmetic reasons, and only the area of the fire damage needs to be addressed.

Please let me know when the repairs will begin, so we can plan accordingly.

David 74 149,986.04
140,765.71

IN(. (05% 28,800



Lancaster, William L (CLAIM, Claims)

From:

T.O.S.C.O. [TOSCO@earthlink.net]

Sent:

Friday, September 27, 2002 1:24 PM

To:

Lancaster, William L (CLAIM, Claims)

Subject: Excello Plating claim # 848KF36771

Bill.

Just an update re: Excello. I met with Glen on 9/17/02 and received a partially priced inventory and invoices, which currently

totals \$36,743.25. I also instructed Glen on what we need to complete his claim, and call so we can met and review.

Today 9/27/02 I spoke with Glens assistant who informed me that she will continue pricing next week as they had Boeing

inspecting there facility this week. She hopes to have pricing completed by late next week. If you have any questions please

don't hesitate to call.

Thanks Pat Byrne

Office # 714-525-1222

MAXSON YOUNG*

ASSOCIATES, INC.

JOHN PARKER Senior General Adjuster

Galleria Tower 100 West Broadway, Suite 750 Glendale, CA 91210-1202

Direct: (818) 291-6112 Tel: (818) 265-0277 Fax: (818) 265-0288

e-mail: john.parker@maxsonyoung.com

MYA International Adjusters

PROPERTY RI	EPOR]	IING F	ORN	08.09.02	
Claim Number: Policy Number:	Policy Period:		Cat Code:	Producing Region	
848 KF 36771 72 UUC GL0843	11/11/01-02	7/5/02		Southern Cal	<u>ifornia</u>
Named Insured:	and the property of the second	in the same of the same of	Agent/Br	oker	**************************************
Excello Plating Company Inc.			Eichber	g Associates In	c
<i>y</i> , ,					
Loss Location (Including ZIP CODE):			Occupan	cy of Risk:	<u> </u>
4057 Goodwin Avenue, Los Angeles, C	CA 90039		_	Goods Mfg.	
Construction Of Risk: Reinsurance (Comp		age):		Initial Policy Da	ite:
Cnc tilt up / 1 level FOR HOME OI				Renewal	
Mortgagee/Loss Payee:		المجار المجار بيش المجار	- 86 - 1 844 - 3 - 1870 - 17 - 18		
None listed					
Deductible Sprinkler System ?	Mark	et Segment:		Fire Protection	Class:
1000.00 Yes No	380	n variate en para de l'altition annue	analysis and the control of the second		
Coverage Forms:				Expenses Paid T	o Date:
CP10300695 CP00100695 CP0030069				•	
Key File:	. F to the L	imit of Liab: 🐰	Reserve:	Paid To Date:	Coins %:
848 KF 36771 Business Personal Pr	operty 6	42,800.00	170,000	35,000.00	
Comp. File Item Involved:	I	imit of Liab:	Reserve:	Paid To Date:	Coins %:
848 F 38396 Business Income / Ex	tra exp. 2	20,500.00	30,000	<u> </u>	
Subrogation/ Salvage:			Total Reserve		Date:
Subro - Under investigation, Subro At	_		200,000	35,000	ļ
Kurtz, Sommer, and Devlin assigned.		- (Ī
the cause of the fire is suspected to be	the rectifier, w	hich was			1
installed in 1957.					ĺ
		_			
Salvage - TOSCO will inspect/inventor	ry. Salvage sal	e contacted.			
Narrative:	alteria	SE SE V Brown		فالمرازي والأسار المطارعة	·
					1
INSURED:					
		1055 75 7	c.1 .		
The insured has been located at the sa					
structure has also been in place for the					
address shown on the policy. President Glen G. Harleman owns the company. Our contacts are Mr.					
Harleman, and the bookkeeper Joyce Trudeau.					
The Insured applies decorative chrome plating, typically using a copper/nickel alloy applied to					
aluminum and steel commercial aircraft parts.					
RISK:					
This concrete tilt-up constructed single story 14,000 sq. ft. structure is approximately 51 years old. The					
Insured has occupied since 1957. Located within the fire and police protection of the City of Los in its					

business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Angeles, an industrial area adjacent to the Glendale City limits, and adjacent to a residential neighborhood.

LOSS:

At approximately 11:30 p.m. on Friday, July 5, an electrical fire erupted from electrical equipment inside the Insured's manufacturing facility located at the risk address. The facility had been closed and unoccupied since Wednesday afternoon, July 3, while the business remained closed on July 4-5 for the Independence Day holiday. The cause of the fire is suspected to be the rectifier, a piece of electrical equipment situated along the west interior wall of the warehouse, about midway between the front and back of the warehouse. The Insured advises the rectifier serves as a power source for nearby tin plating equipment. It is housed in a metal cabinet approximately 4' high x 2' wide x 2' deep. Much of the rectifier's electric wiring was exposed at the time of inspection, with visible evidence of extensive burn damage. The rectifier appears to have been installed when the Insured first occupied the building, 1957.

DAMAGES:

Business Personal Property - Damaged property with preliminary estimated repair/replacement cost consisted of the following:

1.	The rectifier	\$45,000.00	5,000 3555.78
2.	Nickel-plating tank	\$30,000.00 >	25,000 24,850.85
3.	Chrome-plating tank	ک\$35,000.00	
4.	Eight 55 gallon drums	\$1,000.00	1,000 1552,62
5.	Upright filter machine	√\$30,000 :00	3,000 2849 .14 2500 EN @ 2700
6.	500 sq. ft. Platform Deck	\$2,500.00	2500 2700
7.	Misc. equipment/supplies	\$15,000.00	15.000
8.	Equipment/debris removal	\$20,000.00	
			70,000

Total preliminary estimated:

\$168,500.00

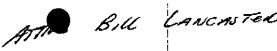
The Insured's equipment experts are in the process of supplying repair/replacement documentation for our review. Based on the above we are establishing a BPP reserve of \$170,000.00

(9,400 outselfe SVCS. To lake

Business Income - According to the Insured the area damaged by the fire produced approximately 25% of the firm's gross revenues. Annual revenues for the company in 2001 are preliminarily reported at \$900,000.00 to \$1,000,000.00. This would represent approximately net income of \$250,000.00 with a 30% margin, \$175,000.00, or \$14,583.33 per month. It is estimated that this portion of production will be down for two months. Therefore we are establishing a time element reserve of \$30,000.

Learnings:	La Silvi della mallana della della compania della della compania della d	an magaan an an an	in the second se
<u> </u>	Experts:		
Mark Tate	Contents - TOSCO	Mark Tate	Robin Singer
	Salvage - Salvage Sale		
	Subro Attorney - David Kurtz office he comp	any located th	ese documents in i

business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.



PURCHASE ORDER

					10:00					
0	Toos	LUMBER		<u></u>	SHIP TO	Excello	PLATINX	<u>Co</u> _		
ADD	RESS	CA MADER			ADDRESS	3 	Hua.			ł
	3250 -	SAN FERNAN	Do 97).		CITY STA	<u> / (ποράω)λ)</u> ΠΕ ΖΙΡ			·	
	STATE ZIP	SAN FERNAN LES, CA 92 DATE REQUIRED	065		LOS I	J Goodwin TE ZIP ANGELES	CA 90	039_	FOF	R eference in the profit
	DATE	DATE REQUIRED	TERMS		HOW SHIPPE	D REG. NO	, 01. 02.	}		
9	11/02							PRICE		UNIT
· . (WANTEY			DESC	RETTON					<u> </u>
1	30	2 18	134	/ e	2 DF	<u>\$45</u>		<u> </u>		280.80
2	18	216	121	10	2 DE					120.96
3	12	Γ	12	c/5		<u>'\$4\$</u>				152.64
4	15	2×4	/2	ds	DF	<u> </u>			.346	61,20
5				<u> </u>						
6	r.								_	
7						<u></u>				
8										
9				1				_	<u> </u>	<u>.</u>
10			······································				·		<u> </u>	
				1			,		<u>i</u>	
12	· ·			1		···		<u></u>		
13						v-			<u> </u>	
14									<u> </u>	
15									<u> </u>	<u> </u>
16				1	•				<u> </u>	 _
17	-				· · · · · · · · · · · · · · · · · · ·				<u> </u>	<u> </u>
18		.								
10	- : -	 						·		
F					<u> </u>	Sub	Total			615.60
20	}			<u> </u>			AX			54,50
21	 			- 			Total			715.10
22	<u> </u>	MPORTA	HT		8.5	ASE SEND	CO	PIES OF YO	DUR IN	VOICE WITH
H	PURCHASE	ORDER NUMBER	MUST APPEA	R ON ALL	ORK	ASE SEND BINAL BILL OF U				
	INVOICES -	PACKAGING, ETC.			PURC	HASING AGENT	Л			1 T
	PLEASE NO	OTIFY US IMMEDIAT ETE ORDFR BY DA	TE SPECIFIED	ME UNAB		lu tod	elem	ela -	. <u></u>	
	Adems				-OFIGINAL					
	C8131									

					_
\mathbf{r}			. ~ ~ '	ORDI	
: 6					
	11K	t. 177			
1					

u	CLIV		CHIP TO	- 17		
7	\	Morgan Co. Inc.	Excello Plati ADDRESS Goodwin A	ng Co	<u>:.</u>	
<u> </u>	<u>/(/))</u>	THOMAN VV. AND.	HOST Goodwin A	re :	· <u>: • ,</u>	
100	21 M	otz Street	CITY, STATE OF LOS Anholes, Ca	900	39	
RY, S	TATE, ZIP	nt Ca 90723	HOW SHIPPED PREQ. NO. OR DEPT.	100-	FOR	
<u>. من ر</u> يا الشار	DATE	TO THE MEMORITURE AND A SECOND ASSESSMENT OF THE SECOND ASSESSMENT OF T	Delivery			
9-6	26-02	Self (5) (4) (4) (5) (5) (6) (7) (4) (7) (4) (7)	CRIPTION	PRICE	n #55.77	UNIT :
	MITHY		The state of the s	3355	75	3355.25
<u> </u>	· /. · .		1000 Amps DC			
<u>.</u>		, , , , , , , , , , , , , , , , , , ,	1		-: · [
上		2-9 Vocts	ap Switch			· . ·
1	- -	AIR Cooled 7	ap Juiten	<u> </u>		
i .			Jelivery	200	00	200.00
3			Jeilver of			
7					,	
3						
9 .				-		
ю	3 - 1 - 2					
11				<u> </u>	-	
12	2.5			 		
13				-		-
14	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	•			-	
15						
16						
17.						
18					-	
19				-	 	
20				- 	1	
21			Total	-	+	3535. 7
22						4.5
PLEASE SENDCOPIES OF YOUR INVOICE WITH						
	INVOICES	ORDER NUMBER MUST APPEAR ON A PACKAGING, ETC. OTIFY US IMMEDIATELY IF YOU ARE UN ETE ORDER BY DATE SPECIFIED.	IPURCHASAIGTAGENT >-	men		
EA	dams 8131		ORIĞİNAL			

PURCHASE ORDER

GREINE		HIP TO					
Ruan Herco Products	[EXC	ello ti	ATING	<u>Co</u> _		
NDORESS ()	A	DDRESS	Goodwi	DAV.	-		ļ
3010 N. San Fernando Blud		TY, STATE, ZI	P	0.	90039	-	
EUCDANK CA 91503			P geles, P req. no. c	C/CL	7003	FOE	
DATE RECUIRED TERMS	HOW	SHIPPED	NEW NO.	A DC 1.			
9/11/02	J	·	<u></u>	Tr =	PRICE	10.0.4	CONTT A S
CUANTIES	SCRIPTIO	<u>N </u>					960.60
1 8 7/N 1916,011 55 Gal F	3nd 5	O TANK	# <u> # </u>	=		!	592.02
2 8 e/N 7/74.515 18" X 12	2" X /8	8" Kec	C. JANK				
Reused 9-9-	- 0 2					+	
4						-	
5				- 		+	
6					•		
7						-	
8					 : -		
9						<u> </u>	
10						<u> </u>	
11	-				· .		
12					· ·		
13							
				_			·
14							
15	_						
16							Ī
17	 - -						
18		_ ,				1	
19				_	<u> </u>		
20	-						
21			Total			1	452.6
22		1	10000				
BAPORTANT		PLEASE S	BEND BILL OF LAD		PIES OF Y	OUH IN	VOICE WITH
PURCHASE ORDER NUMBER MUST APPEAR ON A INVOICES - PACKAGING, ETC.		PURCHASI				72	
DI BASE NOTIFY HE IMMEDIATELY IF YOU ARE UN	NABLE	M	C1/1	. //			
TO COMPLETE ORDER BY DATE SPECIFIED.		10114	W PA	S. H. MI	AM.		
DC\$131	المناكب إ	GÍNAL			•••	٠.	• . • .
and the state of t	í				1		

Pingain Filter Syster Labor No Mostell \$2,632 by inso \$ 3,355.25 Red. Vier Morgan Delivery Tustall 200.00 by Fust - Extrus Tronks Mc +24,197.00 Cefort 1,859.09 Electrical Wing ADDL Electric Pending TAylor Lumber by hisp Flooring Hendres for Vonks Extra Exous fa outsede Services Needla Addl Vanka - Plastic 8-50gn/-Solutions - Chrone & Ni -Chrom My both - N: - Salvage Ordered lights - need (Woods EST. 30 days so find

Lancaster, William L (CLAIM, Claims)

From:

T.O.S.C.O. [TOSCO@earthlink.net]

Sent:

Wednesday, August 21, 2002 7:34 PM

To:

william.lancaster@thehartford.com

Subject: Fw: Excello Plating 848KF36771

---- Original Message -----

From: T.O.S.C.O.

To: bill.lancaster@thehartford.com

Sent: Wednesday, August 21, 2002 7:02 PM Subject: Fw: Excello Plating 848KF36771

Hi Bill.

I guess this is your file now - it was returned from Mark's Email. Anyway, since we sent this we have completed the inventory and now await the values. I will forward you the report once the \$ is received.

Please call or write back if you have any questions.

Thanks.

Kari

---- Original Message -----

From: T.O.S.C.O.

To: Tate, Mark C (CLAIM, Claims)

Sent: Sunday, August 18, 2002 4:31 PM Subject: Fw: Excello Plating 848KF36771

---- Original Message -----

From: T.O.S.C.O.

To: Tate, Mark C (CLAIM, Claims) Sent: Friday, August 16, 2002 1:19 PM Subject: Excello Plating 848KF36771

Mark,

We inspected the loss sight on 8-15-02. Arrangements have been made to inventory all damaged furniture, fixtures, and equipment as well as chemicals on Monday 8-19-02. Should you require any further information please don't hesitate to call.

Thanks Pat Byrne

T.O.S.C.O.

The Other Salvage Company, Inc. P.O. Box 1447 Fullerton, CA 92836 714-525-1222 714-447-8066 FAX

July 11, 2002

Mr. Mark Tate General Adjuster The Hartford 420 McKinley Street #11-424 Corona, CA 92879

Re:

Bush Productions Claim # 848IM36457 Date of Loss: 6/27/02 Fire

Dear Mr. Tate,

This letter will serve as a report of activities for the above captioned loss assignment. The insured is in the business of conducting photo shoots, on site, and specializing in promotional shots for major manufactures. Photos are processed in a travel trailer where equipment and supplies are housed. On June 27, 2002 a fire caused damage ranging from extensive to moderate to all contents.

On July 2, 2002 we met you and the insured to inspect the fire damaged trailer. That inspection revealed that equipment which included generators, cameras, lenses, transformers, tools and the photo processor were damage from direct burning, heat and smoke. Some items were so heavily damaged they were deemed a complete total loss. Other equipment sustained damage at a somewhat lesser degree. These items will be evaluated for repair and/or cleaning. The lounge area of the trailer sustained minimal exposure from smoke. The items in this area included tools, camera parts and accessories, and generators.

A physical inventory was prepared for all contents. A copy of that inventory is attached for your file. Each line entry notes, T/L (total loss), E (evaluate) or C (clean). The items located in the lounge were listed however they appear undamaged buy may require deodorization or cleaning. We have noted a "C" for this area.

On July 11 we spoke to the insured to check the progress of those items that need to be cleaned and/or evaluated for repair. They are currently in process of checking these items. The photo processor remains in the trailer and has not yet been checked. We will continue to follow up with the insured to determine the disposition of all equipment. The values for the total loss items have also been requested along with the documentation to substantiate those values.

We will keep you informed of our progress obtaining the documentation for all repairs and cost prices. In the meantime should you have any questions, or require additional comments, I welcome your call.

Very truly yours,

THE OTHER SALVAGE COMPANY, INC.

Kari E. Burke Loss Consultant

KEB/nb

Enclosure:

Inventory

T.O.S.C.O.

The Other Salvage Company, Inc. P.O. Box 1447 Fullerton, CA 92836 714-525-1222 714-447-8066 FAX

August 9, 2002

Mr. Mark Tate General Adjuster The Hartford 420 McKinley Street #111-424 Corona, CA 92879

Re:

Bush Productions Claim # 848IM36457 Date of Loss: 6/27/02 Fire

Dear Mr. Tate.

This letter will serve as an update for the above captioned loss assignment.

I have spoke with the insured this week and requested the cost and back up documentation for the total loss items. Mr. Bush has assured me that we can expect this information in the next two weeks.

I will keep you informed of our progress. Please call if you have any questions at this time.

Very truly yours,

THE OTHER SALVAGE COMPANY, INC.

Kari E. Burke Loss Consultant

KEB/nb

7761

TED TAYLOR GENERAL CONTRACTING 9824 ST. JOHN CIRCLE CYPRESS, CA 90630 (714) 828-1491

#608817

SOLD TO	SHIP TO			
EXCELLO PLATING INC.				
4057 GOODWIN AVENUE				
LOS ANGELES, CA 90039				
CUSTO VER'S ORDER SOLD BY TERMS 30 NET 30	SHIPPED VIA	F.O.B.	AUG 14-0	2
REPLACE ELECTRICAL WIRING, CO	ONDUIT AND LIGHT			
FIXTURES DESTROYED BY FIRE IN				
PASSIVATE DEPARTMENTS.				
	33HRS LABOR		1,485	00
	MATERIAL		414	04
MATERIAL LIST ATTACHED:				
	<u> </u>			-
	TOTAL DUE		1,899	04
			!	
	The company located the business records. At this	se docume time, the c	nts in its	
	does not certify that thes a complete and accurate	e documen	ts constitu	ıte
	a complete and accurate	copy or the	policy.	

MATERIAL LIST EXCELLO PLATING REFERANCE INVOICE #7761

3/32"	CABLE CRIMP SLEVES	\$16.37
3/32"	CØATED CABLE	\$88.47
10FT	1 5/8"x1 5/8" CHANNEL	\$24.02
2EA	CHANNEL ANGLE SUPPORTS	\$ 8.05
6EA	3/8" BEAM CLAMPS	\$11.23
20EA	1/4" BEAM CLAMPS	\$31.699
20EA	1/4"x20 EYE BOLTS	\$10.51
1EA	2"x4" PVC BOX	\$ 8.30
1 E A	BLANK PVC COVER	\$ 6.04
	14/3 CABLE	\$23.26
4EA	2"x4" METAL HANDY BOXES	\$ 9.17
3EA	METAL DUPLEX BOX COVERS	\$ 5.06 \$ 3.76 \$ 6.76
2EA	METAL BLANK BOX COVERS	\$ 3.76
	3/8" SS BOLTS	\$ 6.76
1 E A	BOX 1/4"x 20 BOLTS	\$ 8.96
60FT	1/2" EMT CONDUIT	\$12.01
10EA	1/2" EMT CONNECTORS	\$ 8.07
	1/2" EMT MALE ADAPTERS	\$14.88
4EA	1/2" EMT 90ELL'S	\$15.88
15EA	1/2" CONDUIT HANGERS	\$ 9.93
10EA	CORD CABLE GRIPS	\$15.36
	#12 THHN STRANDED WIRE	\$48.76
30FT	1/2" PVC CONDUIT	\$13.5 9
4EA	1/2" PVC 45ELL'S	\$13.92

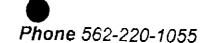
TOTAL \$414.04

744. Mr. Glen Harleman, president

URCHASE ORDER			
Dump IND	Excello PLATING	CO INC	
PENGUN FILTER PUMP IND	:		1
inaess -	4057 6000 WIN AVE		
7932 ATAY DEWE	Los Angeles CA	90039	
SUN Valley CA 91352 DATE REQUIRED TERMS	HOW SHIPPED REG. NO. OR DEPT.	FOR	
DATE REQUIRED TERMS	,		
8/5/02 / Week		PRICE "	UNIT
DES	СНЕПОН	4	77. 21.00
Mobel MF- 900 - PC-C	FILTER SYSTEM		JA. 00
Mobel MI- 100 10			
	2-32" CATURE	·	
U) GC.9A CPUC CHAMBER	Holaing 3 30 Character		
The second of the second of the second	1060 GAGE		
- Level by which	45 DRAW VALVE HISY.		
all Vent Assy. As			
INITIAL SET of CANTE	ages mostly newled	we will i	mive.
(1) m3/48 polypro/ryto		115/1	In (855
1 1/2/22/1 /00/05/	166 -16to 20 3 10	Hold dix	1000
3) Rigio plumbes sus	Valued BETWEEN PUMP	J HOW WIT	terein .
3) K1910 plume to 1720	1/27		
10 Outlet and CHAMBER	14.00		
11 /4) All Components mo	wites of a common polyto		
		-	
1 5 1/2' Destator	CED SUCTION HOSE AND LOTT		
13 5) 10 ft 0 + 1/3 REIS 1020			
14 OF 1" DISCHARGE MUSE	111. 415.1		
16 Paining CHAMBER, FLAPP	ed unde 33.4.		-
18 (2) Costees for PONTA	Bility	_	
<u> </u>			1 /2 /.
17	Sor	vy to get	bull
18	400168 3313911 85 10030	7 11 115	an a
19	+ +0 xou 50 tale -	76 and 3	£ 3 San
20	week vacation	CHOTAL PRY	ly rest
21	11 doluer	to you car	
	I will della	mank	VA urk Bri
22 MACRIANT	OLEAGE SENID	COPIES OF YOUR	INVOICE WITH
IMPORTANT			
PURCHASE ORDER NUMBER MUST APPEAR ON INVOICES - PACKAGING, ETC.	PURCHASING AGENT	ese documen	ts in its
SUCCESSION OF THE PROPERTY OF YOU ARE U	NABLE busings / colds. At hi	s time, the co	mpany
10 COMPLETE OHIDER BY DATE SPECIFIED.	loss follers that se	A KANTA	Constituti
1 194 Maritin 1 = 1 = 1		£ 4b	11

EAdoms DUB181





FAX 562-220-1060

Excello Plating Co., Inc. 4057 Goodwin Ave Los Angeles, Ca 90039

8-14-02

Attn. Mr. Glen Harleman

Fax: 818 545-0856 Ph: 323-245-3626 Quote: 081402JD

New Equipment:

440 Primary AC 0-9 Volts DC

0-750 Amps DC

Air Cooled

Price: \$5865.84 (Tax included)

Terms: 1/2 Dn., Bal, Del. 1 year parts warranty.

Delivery: 2-4 Weeks to Ship ARO.

Used Equiptment:

American

440 Primary AC

0-500 Amps DC

0-9-Volts DC

Air Cooled Manual Powerstat

Price: \$2814.50 (Tax included)

Clinton Power Technologies

Like new

Air Cooled

Tap Switch

440 Primary Ac

1000 Amps DC

2-9 Volts DC

Price: \$3355.75 (Tax included)

Warranty: 90 Days Parts our Facility.

Terms: COD

Delivery: Stock on Used Rectifiers - 2-4 weeks to Ship New.

FOB: Paramount: Add: \$200.00 if Delivery required.

Quotation Expires: 08-14-03

Redfur

Please Review & Advise, Jeff Durham - Sales Manager



7932 Ajay Drive, Sun Vailey, CA 91352 USA 877-772-6464 • 818-504-2391 • Fax 818-758-7590 Website:tap://www.fitterpump.com • email: info@fitterpump.com

Fax

То:	From: Mark Brien General Manager
Company Name:	
Fax:	Pages:
Phone:	Date:
Re:	CC:
Urgent For Review	Please Comment Please Reply Please Recycle
• Comments:	/ 11
_	12" reinforced suction hore and coff
of 1" discharge	hase,
· · · ·	ber, flapper value assy
(7). Casters for	portability.
	LIST PRICE: \$ 293200 EA
	HET PRICE \$ 2632 BA
	-th. 1.16 w
	thuk you.
*The si	
West of the second	The company located these documents in business records. At this time, the company
	does not certify that these documents constitute

a complete and accurate copy of the policy.

and the second of the second s



7932 Ajay Drive, Sun Valley, CA 93352 USA 877-773-6484 • 818-504-2391 • Fax 818-768-7550 Website:http://www.filterpump.com • email: info@filterpump.com

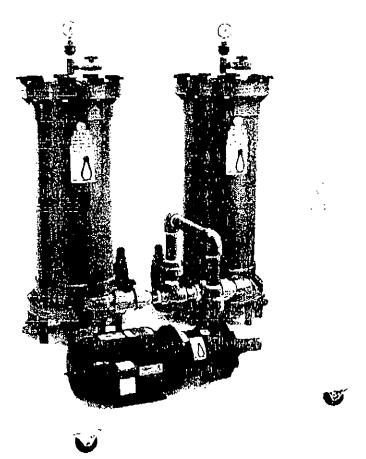
Fax

To: Calen Hayleman President	Francis Made Date of Consensation
CIENT TURNITURESTURATE	
Company Name: Excello Plating	Co
Fax: (818) 545-0856	Pages: Of
Phone:	Date: 07/25 2002
Re: Filtration System Replacement	cc: Quotation
☐ Urgent ☐ For Review ☐ Please Comm	ent
• Comments:	
Model MF-900-PC-C	Filter System:
(1) GC-9A cpuc chamber	
filters. Includes PGGA-	060 gauge/guard - air ventasy.
	alve assy. Initial set of
cartifuges included	
(2) M34B polypro/ryton 115/230/1, impeller tri	magnetically driven rump
115/230/1, impeller tri	in to 33/8".
(3) Rigid plumbed and	valued between pump outlet
and chamber inlet.	
	on a common polypro baseplate
The	company located these documents to its

Series MF

Magnetic Drive Pump Filter System

Flows to 3600 GPM



Model MF-7200

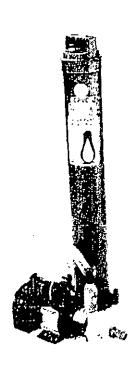
Features:

- All Prastic Construction
- Leakproof
- · Corrosion Resistant
- Filters Acid and Aika inc. Solutions to 103°F
- Optional Priming Chambers

Recommended Applications:

- Plating Slutions
- · Pharmaceuticais
- Photographic Schutchs
- · Acid and Alkaline Solutions

Magnetic Drive Pump Filter System



Polypropy	ene-Ryton I			Surber of		inension:
Filter System Model	Filtration Rate GPH i	Pamp : Mode: I	Chamber Model	Filter Tube -	<u>Pu I.</u> - iii	Ann Fu W
WE-90.	0-90 100-200	N1-5 148	3C-6A 3C-1B	-10	·	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
MP-2001 MP-3005	200-300 300-430	19-1 tB 19-1 cB	45:06 A:06 8:05	-		
MF-300L61 MF-300	300-500 300-550	tgatesp	00.3A 00.5A		TF	
MF-500 MF-600	500-500 600-200 900-1400	 	60-6A	131	+ }	
MF-200 MF-1000 MF-1200	10(0-1500 1000-1800	 1.5-3.≠0 _	\$C-104 12C-134	5.21 12-13 5-3	1 - 2	1-1-1-
MF-1500 MF-1500 MF-1400	1:00-2500 2C36 %		100-154 100-154			
N°F-30(1)	300, -5400	<u> </u>	1 25 tr 5		, Jan. 19	

fino satic pulmbing prictanic alve

Polygrepy	lene-Ryton	PumpeP	C Dual F	nar chi mbe	
Filter System Model	Filtration 1 Rote 1 GPH	Pump Model	Chamber <u>Model</u>	Number of Fliter Tobos Land Landing	D mensions Prince Strong Stro
MF-1800**	- 7 33- 2804 - (35-3004 - 8003-4804	N*-3 dE - N*-1 + 2F4 N*T 2B	2-50-4 2-50-124 3-80-154	1 1 2 1	
MF-5000" MF-4600" MF-7200	4500-7200 :100-10000	65 : 111.	2-100-244 2-100-364	24 3	

in Charlices muurten in para eren kukin nii upyenti leile wilki elekten indise. Ille sii un ille

vogel MF-300L

Panguin MF senes filter systems are specifically designed for a leaker of fatering and probleming. Equipped with the Panguin the NT series polypropy ene magnetic driven oump and the rugat the good CRVI or polypropytene liker chamber MF filer ustains are designed for continuous tipuble fee herices, "the male incompact MF talks systems are excellent for complete conis it esistant titration in appratories, pilot plants and production applications. The larger MF filter system provides a high volume The same litter dystern to which casters can be added for tan by 5-more indesign and efficient performance, these \$75. on a like recommended for additional alkaline polytions. These have a tirectous metal prating solutions, riigh chief be, suffin, an traikaline dyanide solutions. Penguin MF filter Lystems are acts, to lean addisample for tube replacement. The single threaded Type of the easy grip handles requiring no tools releases the ther than ther read. There is no dismanding and no danger from -124,336

Perintum fater phembers are constructed of CPVC or polyproquere to Tablif and reature completely leakproof filtration

Penguin filter charmoers have not fragile filters in glass. They can accept either Penguin PF series filler ob truçes o 1970 a.c. filter sleaves. The Miland MT genes planes, to hip later of the filt. pytene are thampetically this is the chymnological to the cons the polymous enters after the letter of the control of which cotate into an internal pure intall 1 (1) 2 in 1 km. ceramic thrust washer Because the buttle. leakaga dua to saal weer Ania versized untiling i namus i lan til added to facilitate poining the ; ump

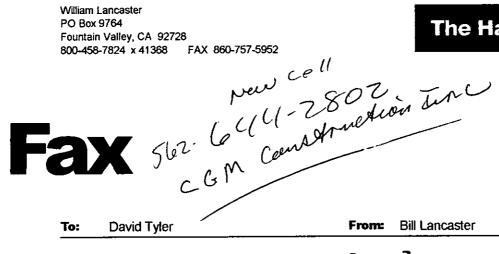
As Pengun filter systems are fully equipped and leading their ate the communities ipolyphochecol (2007) 2000 of the braided filskilla lineor span, ill mpulicitible at the relative control valve large timatisco o Pengale in literation micron unleus otherwise stiklane il. Taut. (N. 1914) poiste sanes 50 80 un 120 filtor chaintignes à principle à pressure gauge and guard assembly and lent have be senss pumps are equipped with a 6 m con 1, 1000 g Single phase motors and Torse prosecutions are SEA IFFO

The MARKET PARTIES INC 1930 And Drive Sunitation CA 91382 • 618 504-2591 • <mark>318</mark>

Buygara serie contribe on the property of a set of unable of supports the series of th

William Lancaster

The Hartford



То:	Davi	d Tyler	From:	Bill Lancaster	
Fax:	562-	903-3598	Pages:	2	
Phone	:		Date:	10/28/02	
Re:	Spiri	to/ Excello Plating	CC:	John Parker, 818-2	265-0288
□ Urg	ent	☐ For Review	☐ Please Comment	☐ Please Reply	☐ Please Recycle

 Comments: I called John Parker, the adjuster for Kemper, and he indicated he was in agreement with the Extra Expense allowances as outlined in his Statement of Loss and based on the American Technologies bid, after adjustments, that your company apparently agreed to accept. FYI I am enclosing a recap Mr. Parker sent to me.

You have argued that your Extra Expenses are about \$ 5,000 more than had been allowed, and insist that The Hartford pay your additional costs. By the same token, you are accepting the allowance for the rest of the building repairs, with no apparent complaint toward the Insurer, Kemper Insurance.

If you agree to accept an allowance based on the low bid for a job, then you imply that you have agreed to all the allowances, including the allowances incorporated in the Extra Expense, as outlined in the attached. I will not agree to make up for any shortfalls in the bid that you want to add, and I have indicated to Mr. Parker and to Kemper Insurance that your company has apparently reneged on your agreement to accept the job for the low bid. I have requested Kemper look into the matter, as I am concerned that the project is being delayed even further. As it is, we are now three months into the fire damage, and the building repairs are still unstarted.

I would request that you again reconsider if it was actually your intention to accept the entire contract for the low bid, and if so, if you will honor that commitment. If not, please so indicate in writing, so I may address the issue with Kemper Insurance and with the Building Owner, and I would expect them to look into the exceptions. If you will agree to do the job for the ADJUSTED total, as per Maxson - Young, we will also agree to contribute the \$ 21,066.60 plus P & O, for a total of \$ 25,279.92. You will need to submit a proposal for that amount, or simply initial and refax a copy of this memo to my office. I will arrange for a payment to be made after the repairs are completed, under the accelerated conditions and extra care agreed to in the proposal.

Bill Lancaster, RPA

General Adjuster

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

MAXSON YOUNG ASSOCIATES, INC.

AMERICAN RESTORATION ESTIMATE EVALUATION

INSURED: Spirito Family Trust File No. 01.003343.00.P Claim No. 183 KM 080926N

	Subtotal	\$ 114,149.75	
A)	Costs included in estimate to perform repairs while accommodating the tenant's operations and keeping the business open. These costs would be saved if business was not open during repairs and no consideration of covering the tenant's equipment/tanks.		
1)	Painting Labor 240 hrs x \$38.25 After hours & Extra Sercip	\$ (9,180.00)	?
2)	Cleaning/Prep Labor 288 hrs x \$22.60	\$ (6,508.80)	>21,066.60
3)	Masking and Covering Separate Work Stages and protecting equipment 216 hours x \$\$22.60	\$ (4,881.60)	21,066.60 19(0 25,279.92
4)	Saved Materials	\$ (500.00)	25,279.92
5)	Add: Door Repair/Replace	\$ 1,783.91	
	Revised Subtotal Sales Tax	94,863.26 1,348.92	

Revised Subtotal \$

20% Profit & Overhead \$

REVISED TOTAL \$

562. 503.35

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Pageal complete and accurate copy of the policy.

96,212.18

19,242.44

115,454.62

MAXSON YOUNG ASSOCIATES, INC.

AMERICAN RESTORATION ESTIMATE EVALUATION

INSURED: Spirito Family Trust File No. 01.003343.00.P Claim No. 183 KM 080926N

Total saved construction costs if work is performed without consideration of tenant's operations or equipment:

Difference	\$ 25,311.12
Estimate of Costs if Business is Closed	\$ 115,454.62
Estimate of Costs during Normal Operations	\$ 140,765.71

JP/tm

FC\01,003343.AmericanRestoration.EstEvaluation

The company located these documents in its business records. At this time, the company does not certify that these documents constitute Page 2a complete and accurate copy of the policy.

JOHN PARKER
FAX NU. 1818 700 5065

PAGE 05/14 Y. UI

AMERICAN RESTORATION

9701 TOPANGA CANYON PLACE CHATEWORTH, CA 91311 Phone: (318) 700-3060 Pac: (318) 700-5065



Administrative Information

Type of Estiman: Fire

Client: Spirito Family Trust /dbs Excello Plating Inc.

Contact: (323) 245-3626

Property: 4057 Goodwin Ave.

Los Angeles, CA 90039

Contact: Glen Harleman

Operator: BUCKY

Estimator: Douglas Bucks Buchanan

Business: (\$18) 700-5060 x207

Title: Project Manager

Business: 9701 Topanga Canyon Place

Chatsworth, CA 91311

Reference: John Parios:

Busines: (\$18) 265-0277

Company: Manson Young

Business: 100 W. Broadway #750

Gleudale, CA 91210

Date Entered: 9/6/2002

Price List: CALAISIC
Estimate: SPIRITO
File Number: 3343

Opening Statement:

Contractors are required by law to be licensed and regulated by the contractors' Stata License Board. Questions regarding this matter should be directed to:

Registrar of the Board

Registrar of the Board

9235 Goetho Road

Box 26000

Sacramento, Ca 95827

Sacramento, Ca 95826

Additional work required by the Department of Building and Safety, for the purpose of meeting current codes, is not included in this estimate, unless specifically stated.

Removal of hazardous materials, including, but not limited to, lead- or asbestos-containing materials, may require the services of a licensed specialty contractor within regulations of federal/state/local regulatory agencies. Such services are not included within this bid unless specifically stated.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

AMERICAN RESTORATION

9701 TOPANGA CANYON PLACE CHATSWORTH, CA 91311 Phone: (818) 700-5060 Fax: (818) 700-5065

SPIRITO

Room: General Items

	The second of the second	REMOVE	O REPLACE	I TOTAL
DESCRIPTION	32.00 HR	30.93	0.00	989.76
General Demolition - per hour	32,00 FB. 1.60 LS	90.0	9,625.00	9,625.00
Renairs to mod stucture per	1,007			1
recommendations of Exstad				222.52
Springering (Bid Attaiched)	3.00 SQ	\$1.26	218.93	900.57
p & Brill-up 4 ply rooting - to place	320 02			{
· damaged section approximately 20'				716 68
* 4 0¹	4.00 HR	0.00	54.17	216.68
Roofer - per hour - additional charge	720			2,304.64
for tie in	32.00 ER	0.00	72.02	27,540.00
Electrician - per hour	720.00 HR	00.0	38.25	27,340.00
Painter / Wallpaparer - per hour - 3	,			4,175,00
men 30 days = 90 man days	1.00 LS	0.00	4,175.00	28,204.80
Painting materials	1,248.00 HR	0.0	22,60	28,204.00
Cleaning Technicism - per hour - 6	• • • • • • • • • • • • • • • • • • • •			4,281.50
technicians 26 days = 1248 hrs.	216,00 HR	0.00	22.60	4,581.20
Masking & covering of equipment,				500,00
tenics, etc.	1.00 LS	0.00	500. 0 0	300,00
Maurial allowance for masking &				(000.00
covering of equipment, traks, ext.	1.00 L8	0.00	6.052.50	6,052.50
Cleaning materials	1.00 LS	0.00	2,175.00	2,175,00
Scaffolding rental - namerial only	102.00 HR	00,0	30.45	3,288.60
Scaffolding labor to set-up scaffolding	108.00 HR	ን ፲ ዕ	30.45	5,2 88 .60
Scaffolding labor to take down	10000 ===			7,500.00
senfiniding	3.00 EA	0.00	2,300.00	7,500.00
Equipment rental - Boom - 3 ea. 1			22.45	8,769.60
шова @ \$2500.00	288.00 HR	0.00	30.45	9,109,100
Supervision - 36 days @ 8 hrs. = 288			20.00	3,254.40
hrs.	144.00 HR	0.00	22.60	7174
General clean - up / final &				•
progressive, 4 hrs per day @ 36 days			0.00	483.00
= 144 hrs.	1.90 EA	483,00	0.00	As Incurred
Dampster load - Extra large).00 EA			74 1154
Taxes, insurance, permits & flets				
(Bid hem)				

09/20/2002 Page: 2

SPIRITO

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.



PAGE 07/14 Y. U4

AMERICAN RESTORATION

9701 TOPANGA CANYON PLACE CHATSWORTH, CA 91311 Phone: (818) 700-5060 Fac: (818) 700-5065

CONTINUED - General Items

	DVI	ICEMOVE.	REPLACE	TOTAL
Note: Work to be done in 46' * 48' section submitted for approval. If this work is to adjusted to reflect the additional costs. If hourswithout staging, the labor differential costs.	is, 9 phases, durring normal hast be done under seviromentally of the husiness was not in sperulan al for cleaning & paining would	ness hours. Overtime sirolled conditions, and repairs could be be to days.	e and weekend labe the above price was a completed durring	e reces to be uid be normal work
			,	
Room Fataba Ceneral Items				114 140.7
Line Rom Petals, SPIRTIO				
Frand Total Arcies	0.00 SF Ceiling		po sy Walls & Co	
0.00 SF Walls	0.00 SY Flooring	0.0	08 LF Floor Perim	etc:
0.00 SF Floor		ů.	00 LP Cell Perim	-
0.00 SF Long Wall	0.00 SF Short Wall			

09/20/2002 Pages 3

SPIRITO

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

JOHN PARKER

FAX NO. 1818_700 5065

PAGE 08/14 Y. U5

AMERICAN RESTORATION

9701 TOPANGA CANYON FLACE CHATSWORTH, CA 91311 Phone: (\$18) 760-5660 Pax: (\$18) 760-5065

Summary for Fire				114,149.75
Line Item Total		~ ^ 6881	16,619,60	1,371.12
Material Sales Tax	<u> </u>	8.250%	10017.45	115,520.87
Subsoci			115,520.87	11,552.09
Overhead	@	10.00%	115,520.87	11,552.0
Profit	<u> </u>	10.00%	113,520,67	138.625.0
Grand Total	<u></u>			

Douglas, "Book" Backsman

Project Manager

Desir regair/replace - 1,783.91

Desir regair/replace - 1,783.91

Desir regair/replace - 3,783.91

ADD - 376.78

ADD - \$2,140,69

Revised total - \$1,40,763.7.

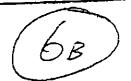
09/20/2002 Page: 4

SPIRITO

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

AMERICAN RESTORATION

9701 TOPANGA CANYON FLACE CHATSWORTH, CA 91311 Phone: (818) 700-5060 Per (818) 700-8065



Administrative Information

Type of Estimate: Fire

Client Spirito Family Trust /dba Excello Plating Inc.

Contact: (323) 245-3626

Property: 4057 Goodwin Ave.

Los Angeles, CA 90039

Contact: Glan Harleman

Operator: BUCKY

Estimator: Douglas "Buck" Buchanan

Business: (\$1\$) 700-5060 x207

Business: (\$1\$) 265-0277

Tale: Project Manager

Business: 9701 Toponga Canyon Place

Chatsworth, CA 91311

Reizzence: John Parker

Company: Maxson Young

Business: 100 W. Broadway #750

Glendale, CA 91210

Date Entered: 9/6/2002

Price List: CALAISIC

Estimate: SPIRITO! File Number: 3343

Opening Statement:

Contractors are required by law to be licensed and regulated by the contractors' State License Board. Questions regarding this matter should be directed to:

Registrar of the Board 9835 Goethe Road

OT.

Registrar of the Board

Box 26000

Sacramento, Ca 95226

Secremento, Ca 95827 Additional work required by the Department of Building and Safety, for the purpose of meeting current codes, is not included in this estimate, unless specifically stated.

Removal of basanious materials, including, but not limited to, lead- or subestos-commining materials, may require the services of a licensed specialty contractor within regulations of faderal/mate/local regulatory agencies. Such services are not included within this bid unless specifically susped.

> The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

PAGE 10/14

SEP-18-2002 WED 10:19 AM TR TECHNOLOGIES

AMERICAN RESTORATION

9701 TOPANGA CANYON PLACE CHATSWORTH, CA 91311 Phone: (818) 700-5060 PMC (818) 700-5065

SPIRITO1

Room: General Items

		· VENDVE	REPLACE	LOTAL
		30.93	0.00	989.76
H SCRIPTION	32.00 HR	0.80	9,625.00	9,625.00
eneral Demoisson - per hour	1. 00 LS	4.50	Z#	Í
Lepairs to roof strature per				ţ
		21.26	218.93	908.57
Engineering (Bid Attented)	3.00 SQ	\$ t ~40	<u>-</u> -	
AD Dirikan A tily toottok - In passe				
damaged section approximately 20'		A 00	54.17	216.58
► 40°	4.00 HR	0.00	,	
Roofer - per hour - additional charge			72.02	2,304,64
for tie in	32,00 HR	8.0G	3 8.2 5	18,360.00
Ploctrician - per hour	480.00 HR	0.00	34240	
Painter / Wallpaperer - per hour - 3		4	4,175.00	4,175.00
men 20 days = 60 man days	1.00 LS	0.00	22.60	21,696.00
Deinving materials	960.00 HR	00.0	لافارني <u>ة</u>	
Cleaning Technicism - per Boor - a	20001		6,052.50	6.052.50
technicians 20 days - 960 hrs.	1.00 L3	0.00	2,175.00	2,175.00
Classing materials	1.00 LS	00.0	<u>7,175.04</u> 30,45	3,283.60
Commissione (2012) - Installati Out)	108.00 HR	0.00	30,45	3,288.60
Realthiding labor to act-up acampioning	108.00 HR	0.00	3U.443	
Scaffolding labor to take down	•		a con 04	7,500.00
acedinisting	3.00 EA	9.00	2,509.00	1,500
Equipment rental - Boom - 3 ca.)	200 22.			2.7 69.6 0
	288.00 HR	0.00	30.45	8,163.00
Supervision - 36 days @ 8 hrs. = 288	200.001102			3,254,40
	144.90 HR	0.00	22.60	3,234,440
furs. General clean - up / final &	644'BO 17V			
progressive, 4 hrs per day @ 36 days				483,00
= 144 hrs.	1.00 EA	423.00	0.00	As Incusted
Drimberet roog - Exare partie	1.00 EA			As properties
Taxas, insurance, permits & fees				
(Bid item)		desprises property l	eriormes dutring no	ransi basimbal

Note: Above estimate in based on the tennant's operation being that down durring repairs performed dutring normal behave. Overtime and weekend labor rates to be submitted for approval. If this work is to be done under curiromentally controlled conditions, the above price would be adjusted to reflect the additional costs. 93,079,35

Room Intais: General Bems Line Remedida st "PROTO!

SPIRITO

09/18/2002 Page: 2

950 935

SEP-18-2002 MATERICAN PLEATURE HAR To the same of the TALK TAKE TAKE

JOHN PARKER

1 122 1301 II

PAGE 11/14

PRETENENTH CA 91311

والمراجع والم والمراجع والمراجع والمراجع والمراجع والمراجع والمراجع والمراج	•	
Crand Total Arras.	0.00 SF Cailing 0.00 SF Walls & Criling	-
0.00 SF Walk	0.00 SY Flooring 0.00 LF Floor Perimeter	
0.00 SF Floor	AAA TOO A Beamaist	
0.00 SF Long Wall	0.00 SF Short Wall 0.00 LF Call, Federal	

SPIRITOI

09/18/2002 Page: 3

EP-18-2002 (AMENIO) AMENIO AME

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a company artifaction is copy of the policy.

WELL THE FAAF GEN TALFA THE IS

S161 190 (01)

PHATSWORTH, CA 91211

F. - (#14) 700-5065

Summary for Fire				93,079.35
Line Item Total			16,358.52	1,348.92
Material Sales Tax	@	8.250%	142,200	94,428.27
Subtotal			94,428.27	9,442.83
Overhead	@	10.00%	94.428.27	9,442.83
Profit	<u>@</u>	10.00%		113,313,93
Grand Lotal				`

Project Manager

ADO: papair/paplare

SCB 51, 783,91

356,78

356,78

7570C - 5/15, 454.61

SPIRITO:

09/12/2002 Page: 4

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

MAXSON YOUNG®

ASSOCIATES, INC.

Galleria Tower, 100 West Broadway, Suite 750

Glendale, CA 91210-1202 Tel: (818) 265-0277 FAX: (818) 265-0288



B:11,

Here Is the pamace cuplistien
for the structure. Rel your
claim # 848 F 36771

Coll me It you have any quartions.

Colon minimo

Good to tolk to you,
Hope everything of
HART FORD works out
well for you.

RECEIVE SEP 30 2002 KEY OFFICE SST

The company located these documents in its business records. At this time, the company does not certify that these documents constitute



RGL - Forensic Accountants & Consultants Los Angeles, California Orange, California San Diego, California Fed. I.D. 94-3238278

SEP 23 2002 KEY OFFICE 961

September 19, 2002

Mr. Bill Lancaster

Hartford Financial Services Group

P. O. Box 13827

Sacramento, CA 95853-4827

Invoice #:

30391

Billed through:

August 31, 2002

Our file #:

HARTAT 081179

PAID OCT 0 9 2002

REGARDING:

Excello Plating Company, Inc.

Claim: 848KF36771 Date of Loss: 7/5/02

Current professional services (detail follows)

\$1,204.00

Current expenses advanced (detail follows)

\$0.00

Total Current Charges

\$1,204.00

Total now due, please pay this amount

\$1,204.00

PLEASE MAIL PAYMENTS TO: RGL, LLP 300 Montgomery Street, Suite 1200 San Francisco, CA 94104

RGL is a trade name of RGL International, LLC.

HARTA	T 081	179			In	ce # 3	0391	Page
PROFES	SSIONAL S	ERVICES				<u>Hours</u>	<u>Rate</u>	<u>Amount</u>
08/14/02		Open file				1.00	\$60	60.00
08/1.6/02	HJK	Telephone conference	e - insured			0.20	\$180	36.00
08/16/02		Prepare corresponder	nce			0.20	\$180	36.00
08/19/02	2 KR	Prepare corresponder	nce			0.10	\$50	5.00
08/20/02	2 KR	Prepare corresponder	nce			0.10	\$50	5.00
08/20/02	2 HJK	Telephone conferenc	e - insured			0.40	\$180	72.00
08/23/02	2 HJK	Telephone conferenc	e - client			0.20	\$180	36.00
08/27/02	2 HJK	Meeting/conference -	- insured			4.60	\$180	828.00
08/30/02	2 HJK	Review sales				0.40	\$180	72.00
08/30/02	2 HJK	Analyze expenses			_	0.30	\$180	54.00
						7.50		\$1,204.00
BJC	Carle, Bett	y J.	1.00	hrs @	\$60	/hr	60.00	
HJK	Kahrs, Hen		6.30	hrs $\overset{\smile}{@}$	\$180	/hr	1,134.00	
KR	Rimer, Kar	nbria	0.20	hrs @	\$50	/hr _	10.00	
			7.50				\$1,204.00	

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

BILL



625 City Drive South, Suite 290 Orange, California 92868

Telephone 714-740-2100 Facsimile 714-740-2020

www.rgl.com

RECEIVED SEP 2 5 2002

August 20, 2002

Ms. Joyce Trudeau Excello Plating Company 4057 Goodwin Avenue Los Angeles, California 90039

Re:

Insured: Excello Plating

Location: Los Angeles, California

File Type: Business Interruption/Extra Expense

Loss: July 5, 2002 Claim No.: 848KF36771 RGL File No.: 081179

Dear Ms. Trudeau:

This will confirm our telephone conversation regarding the captioned claim. We have scheduled a meeting at your office on Tuesday, August 27, 2002 at 9:30 am. At that time, we would like to review the following records:

- 1. Monthly sales data from August 2000 through the present.
- 2. Financial statements for the year ended December 31, 2001.
- 3. Payroll records from January 2002 through the present.
- 4. General ledger for 2002.
- 5. Any invoices for extra expenses that have been incurred to date.

Please keep in mind that although this list intended to bee all-inclusive, the need to request additional documentation may arise during the course of our review. If you have any questions, or a conflict arises with our meeting time, please contact our office.

Sincerely,

anry J. Kahrs, CPA, CMA, CFE, ABV

Mkahrs@us.rgl.com

HJK/kr

cc: Mr. Mark Tate

The company located these documents in its business records. At this time, the company does not certify that these documents constitute

Atlanta, Charlotte, Chicago, Denver, Indianapolis, London, Los Angeles, Nashville, New York, Orange County, Orlando,
Portland, Sacramento, St Louis, Salt Lake City, San Diego, San Francisco, Seattle, Sydney, Tokyo.

RGL is a trade name of RGL, LLP.



MAXSON YOUNG

ASSOCIATES, INC.

One Sansome Street, Suite 950 San Francisco, CA 94104-4429

Tel: (415) 392-6034 Fax: (415) 392-6503 MYA Fed ID#: 51-0289022

STATEMENT OF ACCOUNT

As Of: August 5, 2002

1 of 1 Page:

HARTFORD INSURANCE CO.

ATTN: MARK TATE ATTN: MARK TATE 420 MCKINELY #111-424 CORONA, CA 92879 USA

Always include MYA Invoice # and MYA File # on check to ensure proper recording of funds remitted. If you have questions about your account, contact MYA immediately.

Please disregard if payment has been made.

CUSTOMER CODE: HAR101

Remit To: Attn: Accounts Receivable

One Sansome Street, Ste. 950 San Francisco, CA 94104

Or Wire:

MAXSON YOUNG ASSOCIATES, INC.

Comerica Bank

Routing #: 121137522 Account #: 1891528505 -

PLEASE SEND DETAILS OF WIRE TO:

Fax #: (415) 392-6503

Corporate Office - Collections Contact: Accounts Receivable (415) 392-6034 x266

Fax: (415) 392-6503

File #	Invoice	Date	Assured DOL Location of Loss	Policy # Claim Ref. Cause of Loss	Amount	Balance
01.003353.00	70313	07/29/02	EXCELLO PLATING 07/05/02	848 F36771 848 F36771 FIRE	\$1,099.86	\$1,099.86

TOTAL AMOUNT DUE

\$1,099.86

STATEMENT AGING ANALYSIS

Current		91 - 180 DAYS		OVER 360 DAYS	TOTAL
\$ 1,099.86	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 1,099.86

PP-02

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.



B-17

MAXSON YOUNG

ASSOCIATES, INC.

One Sansome Street, Suite 950 San Francisco, CA 94104-4429

Tel: (415) 392-6034 Fax: (415) 392-6503 MYA Fed ID#: 51-0289022

STATEMENT OF ACCOUNT

As Of: August 5, 2002

Page: 1 of 1

HARTFORD INSURANCE CO.

ATTN: MARK TATE
ATTN: MARK TATE
420 MCKINELY #111-424
CORONA, CA 92879
USA

Always include MYA Invoice # and MYA File # on check to ensure proper recording of funds remitted. If you have questions about your account, contact MYA immediately.

Please disregard if payment has been made.

CUSTOMER CODE: HAR101

Remit To: Attn: Accounts Receivable

One Sansome Street, Ste. 950 San Francisco, CA 94104 Or Wire: MAXSON YOUNG ASSOCIATES, INC.

Comerica Bank

Routing #: 121137522 Account #: 1891528505 -

PLEASE SEND DETAILS OF WIRE TO:

Fax #: (415) 392-6503

Corporate Office - Collections

Contact: Accounts Receivable Phone: (415) 392-6034 x266

Fax: (415) 392-6503

File #	Invoice	Date	Assured DOL	Location of Loss	Policy # Cause of Los	Claim Ref. ss	Amount	Balance
01.003353.00	70313	07/29/02	EXCELLO 07/05/02	PLATING	848 F36771 FIRE	848 F36771	\$1,099.86	\$1,099.86

TOTAL AMOUNT DUE

\$1,099.86

STATEMENT AGING ANALYSIS

Current		91 - 180 DAYS		OVER 360 DAYS	TOTAL
\$ 1,099.86	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 1,099.86

PQ-3-02

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

e. Utility Services

The failure of power or other utility service supplied to the described premises, however caused, if the failure occurs away from the described premises.

But if the failure of power or other utility service results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

This exclusion does not apply to the Business Income coverage or to Extra Expense coverage. Instead, the Special Exclusion in paragraph B.4.a.(1) applies to these coverages.

f. War And Military Action

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

g. Water

- Flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not;
- (2) Mudslide or mudflow;
- (3) Water that backs up or overflows from a sewer, drain or sump; or
- (4) Water under the ground surface pressing on, or flowing or seeping through:
 - (a) Foundations, walls, floors of paved surfaces;
 - (b) Basements, whether paved or not; or
 - (c) Doors, windows or other openings.

But if Water, as described in **g.** (1) through **g.** (4) above, results in fire, explosion or sprinkler leakage, we will pay for the loss or damage caused by that fire, explosion or sprinkler leakage.

- 2. We will not pay for loss or damage caused by or resulting from any of the following:
 - Artificially generated electrical current, including electric arcing, that disturbs electrical devices, appliances or wires.

But if artificially generated electrical current results in fire, we will pay for the loss or damage caused by that fire.

- b. Delay, loss of use or loss of market.
- c. Smoke, vapor or gas from agricultural smudging or industrial operations.
- d. (1) Wear and tear;
 - (2) Rust, corrosion, fungus, decay, deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself;
 - (3) Smog;
 - (4) Settling, cracking, shrinking or expansion;
 - (5) Nesting or infestation, or discharge or release of waste products or secretions, by insects, birds, rodents or other animals.
 - (6) Mechanical breakdown, including rupture or bursting caused by centrifugal force. But if mechanical breakdown results in elevator collision, we will pay for the loss or damage by that elevator collision.
 - (7) The following causes of loss to personal property:
 - (a) Dampness or dryness of atmosphere;
 - (b) Changes in or extremes of temperature; or
 - (c) Marring or scratching.

But if an excluded cause of loss that is listed in 2.d. (1) through (7) results in a "specified cause of loss" or building glass breakage, we will pay for the loss or damage caused by that "specified cause of loss" or building glass breakage.

- e. Explosion of steam boilers, steam pipes, steam engines or steam turbines owned or leased by you, or operated under your control. But if explosion of steam boilers, steam pipes, steam engines or steam turbines results in fire or combustion explosion, we will pay for the loss or damage caused by that fire or combustion explosion. We will also pay for loss or damage caused by or resulting from the explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gases of combustion pass.
- f. Continuous or repeated seepage or leakage of water that occurs over a period of 14 days or more.

The company located these documents in its business records. At this time, the company

Copyright, ISO Commercial Risk Services Inc., 1994ese document 10 30 06 95 titute a complete and accurate copy of the policy.

- g. Water, other liquids, powder or molten material that leaks or flows from plumbing heating, air conditioning or other equipment (except fire protective systems) caused by or resulting from freezing, unless:
 - (1) You do your best to maintain heat in the building or structure; or
 - (2) You drain the equipment and shut off the supply if the heat is not maintained.
- h. Dishonest or criminal act by you, any of your partners, employees (including feased employees), directors, trustees, authorized representatives or anyone to whom you entrust the property for any purpose:
 - Acting alone or in collusion with others; or
 - (2) Whether or not occurring during the hours of employment.

This exclusion does not apply to acts of destruction by your employees (including leased employees), but theft by employees (including leased employees) is not covered.

- Voluntary parting with any property by you or anyone else to whom you have entrusted the property if induced to do so by any fraudulent scheme, trick, device or false pretense.
- j. Rain, snow, ice or sleet to personal property in the open.
- k. Collapse, except as provided below in the Additional Coverage for Collapse. But if collapse results in a Covered Cause of Loss at the described premises, we will pay for the loss or damage caused by that Covered Cause of Loss.
- I. Discharge, dispersal, seepage, migration, release or escape of "pollutants" unless the discharge, dispersal, seepage, migration, release or escape is itself caused by any of the "specified causes of loss." But if the discharge, dispersal, seepage, migration, release or escape of "pollutants" results in a "specified cause of loss", we will pay for the loss or damage caused by that "specified cause of loss".
- 3. We will not pay for loss or damage caused by or resulting from any of the following, 3.a. through 3.c. But if an excluded cause of loss that is listed in 3.a. through 3.c. results in a Covered Cause of Loss, we will pay for the

loss or damage caused by that Covered Cause of Loss.

- a. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph 1. above to produce the loss or damage.
- b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.
- c. Faulty, inadequate or defective:
 - (1) Planning, zoning, development, surveying, siting;
 - (2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
 - (3) Materials used in repair, construction, renovation or remodeling; or
 - (4) Maintenance; of part or all of any property on or off the described premises.

4. Special Exclusions

The following provisions apply only to the specified Coverage Forms.

a. Business Income (And Extra Expense)
Coverage Form, Business Income
(Without Extra Expense) Coverage
Form, or Extra Expense Coverage
Form

We will not pay for:

(1) Any loss caused directly or indirectly by the failure of power or other utility service supplied to the described premises, however caused, if the failure occurs outside of a covered building.

But if the failure of power or other utility service results in a Covered Cause of Loss, we will pay for the loss resulting from that Covered Cause of Loss.

- (2) Any loss caused by or resulting from:
 - (a) Damage or destruction of "finished stock": or
 - **(b)** The time required to reproduce "finished stock."

This exclusion does not apply to Extra Expense.

(3) Any loss caused by or resulting from direct physical loss or damage to radio or television antennas (including satellite dishes) and their lead-in wiring, masts or towers.

The company located these documents in its business records. At this time, the company Copyright, ISO Commercial Risk Services, Inc., 1994

a complete and accurate copy of the policy.

- (4) Any increase of loss caused by or resulting from:
 - (a) Delay in rebuilding, repairing or replacing the property or resuming "operations," due to interference at the location of the rebuilding, repair or replacement by strikers or other persons; or
 - (b) Suspension, lapse or cancellation of any license, lease or contract. But if the suspension, lapse or cancellation is directly caused by the suspension of "operations," we will cover such loss that affects your Business Income during the "period of restoration."
- (5) Any Extra Expense caused by or resulting from suspension, lapse or cancellation of any license, lease or contract beyond the "period of restoration."
- (6) Any other consequential loss.

b. Leasehold Interest Coverage Form

- (1) Paragraph **B.1.a.** Ordinance or Law, does not apply to insurance under this Coverage Form.
- (2) We will not pay for any loss caused by:
 - (a) Your cancelling the lease;
 - (b) The suspension, lapse or cancellation of any license; or
 - (c) Any other consequential loss.

c. Legal Liability Coverage Form

- (1) The following Exclusions do not apply to insurance under this Coverage Form:
 - (a) Paragraph B.1.a., Ordinance or Law;
 - (b) Paragraph B.1.c., Governmental Action;
 - (c) Paragraph B.1.d., Nuclear Hazard;
 - (d) Paragraph B.1.e., Utility Services; and
 - (e) Paragraph B.1.f., War and Military Action.
- (2) The following additional exclusions apply to insurance under this Coverage Form:

(a) Contractual Liability

We will not defend any claim or "suit," or pay damages that you are legally liable to pay, solely by reason of your assumption of liability contract in а But this exclusion agreement. does not apply to a written lease agreement in which you have assumed liability for building damage resulting from an actual or attempted burglary or robbery, provided that:

- Your assumption of liability was executed prior to the accident; and
- (ii) The building is Covered Property under this Coverage Form

(b) Nuclear Hazard

We will not defend any claim or "suit," or pay any damages, loss, expense or obligation, resulting from nuclear reaction or radiation, or radioactive contamination, however caused.

C. LIMITATIONS

The following limitations apply to all policy forms and endorsements, unless otherwise stated.

We will not pay for loss of or damage to property, as described and limited in this section. In addition, we will not pay for any loss that is a consequence of loss or damage as described and limited in this section.

- a. Steam boilers, steam pipes, steam engines or steam turbines caused by or resulting from any condition or even inside such equipment. But we will pay for loss of or damage to such equipment caused by or resulting from an explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gases of combustion pass.
- b. Hot water boilers or other water heating equipment caused by or resulting from any condition or event inside such boilers or equipment, other than an explosion.
- c. The interior of any building or structure, or to personal property in the building or structure, caused by or resulting from rain, snow, sleet, ice, sand or dust, whether driven by wind or not, unless:

The company located these documents in its business records. At this time, the company Copyright, ISO Commercial Risk Services, Inc., 1994 hese documents in its business records. At this time, the company Copyright, ISO Commercial Risk Services, Inc., 1994 hese documents in its business records.

- (1) The building or structure first sustains damage by a Covered Cause of Loss to its roof or walls through which the rain, snow, sleet, ice, sand or dust enters; or
- (2) The loss or damage is caused by or results from thawing of snow, sleet or ice on the building or structure.
- d. Building materials and supplies not attached as part of the building or structure, caused by or resulting from theft.

However, this limitation does not apply to:

- (1) Building materials and supplies held for sale by you, unless they are insured under the Builders Risk Coverage Form; or
- (2) Business Income coverage or Extra Expense coverage.
- e. Property that is missing, where the only evidence of the loss or damage is a shortage disclosed on taking inventory, or other instances where there is no physical evidence to show what happened to the property.
- Gutters and downspouts caused by or resulting from weight of snow, ice or sleet.
- g. Property that has been transferred to a person or to a place outside the described premises on the basis of unauthorized instructions.
- 2. We will not pay more than \$500 in any one occurrence for loss of or damage to glass that is part of a building or structure, regardless of the number of panes, plates or similar units of glass. Subject to this \$500 aggregate, we will not pay more than \$100 for any one pane, plate, multiple plate insulating unit, radiant or solar heating panel, jalousie, louver or shutter. However, this limitation does not apply to:
 - Loss or damage by the "specified causes of loss", except vandalism; or
 - **b.** Business Income coverage or Extra Expense coverage.
- 3. We will not pay for loss of or damage to the following types of property unless caused by the "specified causes of loss" or building glass breakage:
 - a. Valuable papers and records, such as books of account, manuscripts, abstracts, drawings, card index systems, film, tape, disc, drum, cell or other data processing, recording or storage media, and other records.

- **b.** Animals, and then only if they are killed or their destruction is made necessary.
- c. Fragile articles such as glassware, statuary, marbles, chinaware and porcelains, if broken. This restriction does not apply to:
 - (1) Glass that is part of a building or structure:
 - (2) Containers of property held for sale; or
 - (3) Photographic or scientific instrument lenses.
- d. Builders' machinery, tools and equipment owned by you or entrusted to you, provided such property is Covered Property.

However, this limitation does not apply:

- (1) If the property is located on or within 100 feet of the described premises, unless the premises is insured under the Builders Risk Coverage Form; or
- (2) To Business Income coverage or to Extra Expense coverage.
- 4. The special limit shown for each category, a. through d., is the total limit for loss of or damage to all property in that category. The special limit applies to any one occurrence of theft, regardless of the types or number of articles that are lost or damaged in that occurrence. The special limits are:
 - **a.** \$2,500 for furs, fur garments and garments trimmed with fur.
 - b. \$2,500 for jewelry, watches, watch movements, jewels, pearls, precious and semi-precious stones, bullion, gold, silver, platinum and other precious alloys or metals. This limit does not apply to jewelry and watches worth \$100 or less per item.
 - c. \$2,500 for patterns, dies, molds and forms.
 - **d.** \$250 for stamps, tickets, including lottery tickets held for sale, and letters of credit.

These special limits are part of, not in addition to, the Limit of Insurance applicable to the Covered Property.

This limitation, **C.4.**, does not apply to Business Income coverage or to Extra Expense coverage.

5. We will not pay the cost to repair any defect to a system or appliance from which water, other liquid, powder or molten material escapes. But we will pay the cost to repair or replace damaged parts of fire extinguishing equipment

The companie damaged these documents in its business records. At this time, the company

Copyright, ISO Commercial Risk Services, Inc., 1994 ese documents of 7 stitute a complete and accurate copy of the policy.

- Results in discharge of any substance from an automatic fire protection system; or
- **b.** Is directly caused by freezing.

However, this limitation does not apply to Business Income coverage or to Extra Expense coverage.

D. ADDITIONAL COVERAGE - COLLAPSE

The term Covered Cause of Loss includes the Additional Coverage - Collapse as described and limited in **D.1**. through **D.5**. below.

- We will pay for direct physical loss or damage to Covered Property, caused by collapse of a building or any part of a building insured under this Coverage Form, if the collapse is caused by one or more of the following:
 - The "specified causes of loss" or breakage of building glass, all only as insured against in this Coverage part;
 - b. Hidden decay;
 - c. Hidden insect or vermin damage;
 - d. Weight of people or personal property;
 - e. Weight of rain that collects on a roof:
 - f. Use of defective material or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation. However, if the collapse occurs after construction, remodeling or renovation is complete and is caused in part by a cause of loss listed in D.1.a. through D.1.e., we will pay for the loss or damage even if use of defective material or methods, in construction, remodeling or renovation, contributes to the collapse.
- 2. If the direct physical loss or damage does not involve collapse of a building or any part of a building, we will pay for loss or damage to Covered Property caused by the collapse of personal property only if:
 - The personal property which collapses is inside a building; and
 - b. The collapse was caused by a cause of loss listed in **D.1.a.** through **d.1.f.** above.
- 3. With respect to the following property:
 - Outdoor radio or television antennas (including satellite dishes) and their leadin wiring, masts or towers;
 - **b.** Awnings, gutters and downspouts;
 - c. Yard fixtures;

- d. Outdoor swimming pools;
- e. Fences;
- f. Piers, wharves and docks;
- g. Beach or diving platforms or appurtenances;
- h. Retaining walls; and
- Walks, roadways and other paved surfaces;

if the collapse is caused by a cause of loss listed **D.1.b.** through **D.1.f.**, we will pay for loss or damage to that property only if:

- Such loss or damage is a direct result of the collapse of a building insured under this Coverage Form; and
- **b.** The property is Covered Property under this Coverage Form.
- Collapse does not include settling, cracking, shrinkage, bulging or expansion.
- This Additional Coverage, Collapse, will not increase the Limits of Insurance provided in this Coverage Part.

E. ADDITIONAL COVERAGE EXTENSIONS

- Property In Transit. This Extension applies only to your personal property to which this form applies.
 - a. You may extend the insurance provided by this Coverage Part to apply to your personal property (other than property in the care, custody or control of your salespersons) in transit more than 100 feet from the described premises. Property must be in or on a motor vehicle you own, lease or operate while between points in the coverage territory.
 - b. Loss or damage must be caused by or result from one of the following causes of loss:
 - Fire, lightning, explosion, windstorm or hail, riot or civil commotion, or vandalism.
 - (2) Vehicle collision, upset or overturn. Collision means accidental contact of your vehicle with another vehicle or object. It does not mean your vehicle's contact with the road bed.
 - (3) Theft of an entire bale, case or package by forced entry into a securely locked body or compartment of the vehicle. There must be visible marks of the forced entry.

The company located these documents in its business records. At this time, the company Copyright, ISO Commercial Risk Services, Inc., 1994 hese documents to 66 95 titute a complete and accurate copy of the policy.

c. The most we will pay for loss or damage under this Extension is \$1000.

This Coverage Extension is additional insurance. The Additional Condition, Coinsurance, does not apply to this Extension.

2. Water Damage, Other Liquids, Powder or Molten Material Damage. If loss or damage caused by or resulting from covered water or other liquid, powder or molten material damage loss occurs, we will also pay the cost to tear out and replace any part of the building or structure to repair damage to the system or appliance from which the water or other substance escapes.

F. DEFINITIONS

"Specified Causes of Loss" means the following: Fire; lightning; explosion; windstorm or hail; smoke; aircraft or vehicles; riot or civil commotion; vandalism; leakage from the fire extinguishing equipment; sinkhole collapse; volcanic action; falling objects; weight of snow, ice or sleet; water damage.

- Sinkhole collapse means the sudden sinking of collapse of land into underground empty spaces created by the action of water on limestone or dolomite. This cause of loss does not include:
 - a. The cost of filling sinkholes; or

- **b.** Sinking or collapse of land into man-made underground cavities.
- 2. Falling objects does not include loss or damage to:
 - a. Personal property in the open; or
 - b. The interior of a building or structure, or property inside a building or structure, unless the roof or an outside wall of the building or structure is first damaged by a falling object.
- 3. Water damage means accidental discharge or leakage of water or steam as the direct result of the breaking apart or cracking of any part of a system or appliance (other than a sump system including its related equipment and parts) containing water or steam.

THE HARTFORD - PRODUCTION STATUS CENTER HARTFORD PLAZA - HO-GL-19 HARTFORD, CT 06115

72 UUC GL0843

THE HARTFORD - SELECT CUSTOMER AGENCY

BROWNWOOD BLDG. - KOGER CENTER 4440 PIEDRAS DR. SOUTH

SAN ANTONIO

TX 78228

The company located these documents in its business records. At this time, the company does not certify that these documents constitute

REGIONAL OFFICE INSTRUCTION SHEET

POLICY NO. 72 UUC GL0843

ROUTING INSTRUCTIONS:

_ SEND TO RECORDS. TRANSFER CORR IF APPLICABLE.

09/10/01 72 UUC GL0843 (11/11/02) PAGE 1

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

UUC

72 UUC GL0843 SC POLICY NO.:

COMMON POLICY DECLARATIONS

NAMED INSURED AND MAILING ADDRESS:

EXCELLO PLATING COMPANY INC 4057 GOODWIN AVENUE 90039 CA LOS ANGELES

(LOS ANGELES COUNTY)

POLICY PERIOD:

11/11/02 11/11/01 TO FROM

RECORDS RETENTION - PERMANENT AGENT'S OR BROKER'S CODE: 250999 AGENT'S OR BROKER'S NAME: EICHBERG ASSOCIATES INC

PREVIOUS POLICY NO.: 72 UUC GL0843

4. AUDIT PERIOD:

NAMED INSURED IS: CORPORATION

DESCRIPTION OF YOUR BUSINESS: METAL GOODS MFG

PROPERTY COMPANY CODE: G
GENERAL LIABILITY COMPANY CODE: 3 SELECT CUSTOMER

POLICY STATUS: ACTIVE

LOB LEVEL OF SUPPORT: CP-S, GL-S

AUDIT: (5*) GL , (5) CP

DIRECT ACCOUNT BILL NUMBER: 42519968A

SIC CODE - 3471 MARKET SEGMENTATION - 380

E-COMMERCE ID: 2

AUTOMATICALLY BOOKED

CNTL#: 001 TRANS TYPE: RENL FACE SHEET TERMINAL ID: UODCWS5V PAGE

09/10/01 72 UUC GL0843 SC (11/11/02)

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

05287

*0100072GL08430101



UUCGL0843-72200212/31/9999



*EXCELLO PLATING COMPANY INC



The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

This SPECIAL MULTI-FLEX POLICY is provided by the insurance company(s) of The Hartford Insurance Group, shown below.

COMMON POLICY DECLARATIONS

POLICY NUMBER: 72 UUC GL0843 SC

RENEWAL OF: 72 UUC GL0843

Named Insured and Mailing Address: (No., Street, Town, State, Zip Code)

EXCELLO PLATING COMPANY INC

4057 GOODWIN AVENUE

LOS ANGELES , CA 90039

(LOS ANGELES COUNTY)

Policy Period:

From 11/11/01 To 11/11/02

12:01 A.M., Standard time at your mailing address shown above.

In return for the payment of the premium, and subject to all of the terms of this policy, we agree with you to provide insurance as stated in this policy. The Coverage Parts that are a part of this policy are listed below. The Advance Premium shown may be subject to adjustment.

Total Advance Premium:

\$5,155.00

Coverage Part and Insurance Company Summary

Advance Premium

COMMERCIAL PROPERTY HARTFORD INSURANCE COMPANY OF THE MIDWEST HARTFORD PLAZA HARTFORD, CT 06115

\$3,277.00

COMMERCIAL GENERAL LIABILITY HARTFORD CASUALTY INSURANCE COMPANY HARTFORD PLAZA HARTFORD, CT 06115

\$1,878.00

Form Numbers of Coverage Parts, Forms and Endorsements that are a part of this policy and that are not listed in the Coverage Parts.

HM0001 IH00170295 IL00210498 IL01030699 IL02700799 HP00100295 HC00100798

Agent/Broker Name: EICHBERG ASSOCIATES INC

UW COPY

Form HM 00 10 02 95

This policy is not binding unless countersigned by our Authorized Representative.

Countersigned by

The company located these documents in its business records. At this time, the company Authorized Representative hat these documeDate constitute a complete and accurate copy of the policy.

COMMERCIAL PROPERTY COVERAGE PART - DECLARATIONS



POLICY NUMBER: 72 UUC GL0843

|--|

- A. This Declarations;
- B. Commercial Property Conditions; and

C. Coverage Form(s), Causes of Loss Form(s) and any Endorsements and Schedules listed below.
DEDUCTIBLE
\$
X Optional Deductible Form applies. (SEE FORM HP0301)
Multiple Deductible Form applies.
Optional Windstorm or Hail Deductible Applies.
ADVANCE PREMIUM: \$3,277.00 AUDIT PERIOD:
MORTGAGE HOLDER(S)
Except in this Declarations, when we use the word "Declarations" in this Coverage Part, we mean this "Declarations" of the "Common Policy Declarations."
Form Numbers of Coverage Forms, Causes of Loss Forms, Endorsements and Schedules that are a part of this Coverage Part:
HP99011185 CP00900788 HP19051185T HP99021185 IH10010986 CP00100695 CP00300695 HP15051295 CP10300695 CP10350695 HP03011185 HP04320192

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

IH09350898

COMMERCIAL PROPERTY - SCHEDULE OF PREMISES AND COVERAGES PROVIDED



POLICY NUMBER: 72 UUC GL0843

The limits of insurance shown below are subject to all the terms of this policy that apply.

PREMISES 1 BUILDING 1

DESCRIPTION OF PREMISES

LOCATION: 4057 GOODWIN AVENUE

LOS ANGELES, CA 90039

(LOS ANGELES COUNTY)

CONSTRUCTION: BLOCK

OCCUPANCY: METAL GOODS MFG

BUSINESS INCOME INCLUDING "RENTAL VALUE"

LIMIT OF INSURANCE \$220,500

CAUSES OF LOSS FORM(S): SPECIAL (CP1030)

ADDITIONAL EXCLUSIONS:

WATERCRAFT (CP1035)

COVERAGE FORM : CP0030

OPTIONAL COVERAGE(S):

(SEE COVERAGE FORM)

MONTHLY LIMIT OF INDEMNITY: 1/4

YOUR BUSINESS PERSONAL PROPERTY

LIMIT OF INSURANCE

\$642,800

COINSURANCE PERCENTAGE

90%

CAUSES OF LOSS FORM(S):

SPECIAL (CP1030)

ADDITIONAL EXCLUSIONS:

WATERCRAFT (CP1035)

COVERAGE FORM:

CP0010

OPTIONAL COVERAGE(S):

(SEE COVERAGE FORM)

REPLACEMENT COST (INCLUDING STOCK)

Fleming & Hall-

The company located these documents in its business records. At this time, the company doesaget carticontrately the on decausages constitute a complete and accurate copy of the policy.

05290

COMMERCIAL PROPERTY - SCHEDULE OF PREMISES AND COVERAGES PROVIDED (Continued)

POLICY NUMBER: 72 UUC GL0843

ADDITIONAL COVERAGES

SPICE FOR METALWORKERS (HP0432)

The company located these documents in its business records. At this time, the company does we contify that these documents constitute a complete and accurate copy of the policy.

POLICY NUMBER: 72 UUC GL0843



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

OPTIONAL DEDUCTIBLE

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
BUILDERS' RISK COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
TOBACCO SALES WAREHOUSES COVERAGE FORM



S				

Deductible: \$1000

The deductible shown above applies separately to each:							
(Indicate one by X)	Cccurrence	Premises	"Item"				
As used in this endorsement, "Item"	means each item of Covere	d Property for which a sepa	rate value is shown.				
Exceptions to the above:							

The deductible provision in the coverage forms shown above is replaced by the following:

DEDUCTIBLE

We will not pay for loss or damage until the amount of loss or damage exceeds the deductible shown in the schedule of the Optional Deductible form. We will then pay the amount of loss or damage in excess of the deductible, up to the applicable Limit of Insurance.

The company located these documents in its

business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

COMMERCIAL GENERAL LIABILITY **COVERAGE PART - DECLARATIONS**



POLICY NUMBER: 72 UUC GL0843

This COMMERCIAL GENERAL LIABILITY COVERAGE PART consists of:

- A. This Declarations;
- B. Commercial General Liability Schedule;
- C. Commercial General Liability Coverage Form; and
- D. Any Endorsements issued to be a part of this Coverage Part and listed below.

LIMITS OF INSURANCE

The Limits of Insurance, subject to all the terms of this Policy that apply, are:

\$1,000,000 Each Occurrence Limit \$300,000 Damage to Premises Rented to You Limit - Any One Premises \$10,000 Medical Expense Limit - Any One Person \$1,000,000 Personal and Advertising Injury Limit

\$2,000,000

General Aggregate Limit, (other than Products-Completed Operations)

\$2,000,000 Products-Completed Operations Aggregate Limit

> **ADVANCE PREMIUM:** \$1,878.00

AUDIT PERIOD:

Except in this Declarations, when we use the word "Declarations" in this Coverage Part, we mean this "Declarations" or the "Common Policy Declarations."

Form Numbers of Coverage Forms, Endorsements and Schedules that are part of this Coverage Part:

HC70010390 CG00010798 CG21470798 HC00880900 HC24560900 HC26000798 CG21331185 HC21210390 HC22030891 HC12101185T

> The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

POLICY NUMBER: 72 UUC GL0843

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - DESIGNATED PRODUCTS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

			F

Designated Product(s):

ALL AIRCRAFT PRODUCTS

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

This insurance does not apply to "bodily injury" or "property damage" included in the "products-completed operations hazard" and arising out of any of "your products" shown in the Schedule.

COMMERCIAL GENERAL LIABILITY SCHEDULE



POLICY NUMBER: 72 UUC GL0843

Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy.

RATING CLASSIFICATIONS

DESCRIPTION OF HAZARDS:

PREMISES/OPERATIONS COVERAGE

REFER TO:

COMMERCIAL GENERAL LIABILITY COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO:

001/001

TERR: 003

LOCATION:

4057 GOODWIN AVENUE

LOS ANGELES 90039

CLASSIFICATION CODE NUMBER

AND DESCRIPTION: ELECTROPLATING

52547

PREMIUM AND RATING BASIS:

GROSS SALES

PER 1,000

EXPOSURE:

694,575

RATE:

2.1790

ADVANCE PREMIUM:

1,513.00

DESCRIPTION OF HAZARDS:

PRODUCTS/COMPLETED OPERATIONS COVERAGE

REFER TO:

COMMERCIAL GENERAL LIABILITY COVERAGE PART (FORM HC 00 10)

PRMS/BLDG. NO:

001/001

LOCATION:

4057 GOODWIN AVENUE

LOS ANGELES CA. 90039

CLASSIFICATION CODE NUMBER

AND DESCRIPTION:

52547

ELECTROPLATING

PREMIUM AND RATING BASIS:

GROSS SALES

PER 1,000

EXPOSURE:

46,305

The company located these documents in its business records. At this time, the company doe PAGE cert (CONTINUED ON NEXT PAGE) constitute a complete and accurate copy of the policy.

COMMERCIAL GENERAL LIABILITY SCHEDULE (Continued)

POLICY NUMBER: 72 UUC GL0843

RATE:

1.3310

ADVANCE PREMIUM:

365.00 MP

TOTAL ADVANCE PREMIUM:

1,878.00

The company located these documents in its business records. At this time, the company does tify that these documents constitute a complete and accurate copy of the policy.

POLICY INFORMATION

NAMED INSURED: EXCELLO PLATING COMPANY INC

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC

COMPANY CODE AND NAME: 3 HARTFORD CASUALTY INSURANCE COMPANY

EFFECTIVE DATE: 11/11/01 EXPIRATION DATE: 11/11/02 INDUSTRIAL AUDIT PERIOD: SMF PROGRAM:

TOTAL PREMIUM

---- LIMITS OF LIABILITY -------- PREMIUM ----PREMISES/OPERATIONS 1,513.00 \$ 1,000,000 EACH OCCUR \$ 2,000,000 AGGR PRODUCTS/COMPLETED OPERATIONS 365.00 2,000,000 AGGR \$ 1,000,000 EACH OCCUR

\$

1,878.00

POLICY # SC CONTROL # 001 TERM ID 72UUCGL0843 PROCESS DATE 09/10/01 OPER INITIALS ACZ AAR PREV POL # 72UUCGL0843

GENERAL LIABILITY DETAIL

PAGE 1

POLICY NUMBER: PRIMARY STATE:

72 UUC GL0843 SC

CA

EFFECTIVE DATE: MARKET SEGMENTATION:

11/11/01

CYBERFLEX ID: 1 (CYBERFLEX)

STATE RATING MODIFICATION FACTORS AND COMMISSION:

STATE

CA

SMF FILED/GUIDE MOD NORMAL LINE COMMISSION

.90 15.0

CLASS INFORMATION

PREMISES/OPERATIONS (SUBLINE 334)

CLASS CODE: 52547

STATE: CA

CLASS DESCRIPTION

ELECTROPLATING

PRODUCTS/COMPLETED OPERATIONS (SUBLINE 336)

CLASS CODE: 52547

STATE: CA

CLASS DESCRIPTION

ELECTROPLATING

PREMISES/OPERATIONS (SUBLINE 334)

STATE: CA

TERR: 003

PRMS: 001 BLDG: 001

ZIP CODE: 90039 CLASS CODE: 52547

ELECTROPLATING

PREMIUM BASIS: GROSS SALES

RATING BASIS: PER 1000

(*A)1.925 X (D)1.48 X (K).90 X (FW).85 = (P)2.179 X ((Q)694,575 / 1000) =

1,513.00

PRODUCTS/COMPLETED OPERATIONS (SUBLINE 336)

STATE: CA

PRMS: 001 BLDG: 001

ZIP CODE: 90039 CLASS CODE: 52547

ELECTROPLATING

PREMIUM BASIS: GROSS SALES

RATING BASIS: PER 1000

(*A).857 X (D)2.03 X (K).90 X (FW).85 = (P)1.331 X ((Q)46,305

1000) =

62.00

PROD/COMP OPS MPD (STD)

303.00

KEYS:

* = OVERRIDE

A = BASE RATE

D = INCR. LIMIT FACTOR P = FINAL RATE

K = SMF FILED/GUIDE MOD

Q = EXPOSURE

FW = COMPANY DEV FACTOR

72UUCGL0843 SC CONTROL # 001 TERM ID U0DCWS5V POLICY # PROCESS DATE 09/10/01 OPER INITIALS ACZ AAR PREV POL # 72UUCGL0843

GENERAL LIABILITY DETAIL

PAGE 2

POLICY NUMBER:

72 UUC GL0843 SC

EFFECTIVE DATE:

11/11/01

GRAND TOTAL

1,878.00

POLICY # 72UUCGL0843 SC CONTROL # 001 TERM ID U0DCWS5V PROCESS DATE 09/10/01 OPER INITIALS ACZ AAR PREV POL # 72UUCGL0843

POLICY INFORMATION

NAMED INSURED: EXCELLO PLATING COMPANY INC

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC COMPANY CODE AND NAME: G HARTFORD INSURANCE COMPANY OF THE MIDWEST

POLICY EFFECTIVE DATE: 11/11/01

POLICY EXPIRATION DATE: 11/11/02

AUDIT PERIOD:

MULTI-FLEX PROGRAM:

INDUSTRIAL

BUS PERSONAL PROPERTY

DED \$1000

COVERED PROPERTY CA	USE OF LOSS	AMT-OF-INS	PER CAUSE OF LOSS PREMIUM
BUS PERSONAL PROPERTY	GRPI/GRPII	642,800	1,587.00
	SPECIAL	642,800	656.00
BUSINESS INCOME	GRPI/GRPII	220,500	761.00
	SPECIAL	220,500	117.00
TARGET SPICE			\$156.00
TOTAL PREMIUM			\$3,277.00
ONE YEAR POLICY			\$3,277.00

POLICY # 72UUCGL0843 SC CONTROL # 001 TERM ID U0DCWS5V PROCESS DATE 09/10/01 OPER INITIALS ACZ AAR PREV POL #

PROPERTY DETAIL

PAGE: 001

POLICY NUMBER: 72 UUC GL0843 SC EFFECTIVE DATE: 11/11/01

PRIMARY STATE CA

STATE RATING MODIFICATION FACTORS AND COMMISSIONS

STATE(S) CA

> .750 PREFERRED RISK PLAN MOD: SMF FILED/GUIDE MOD: NORMAL LINE COMMISSION: 15.0 TIME ELEMENT COMMISSION: DED EACH OCCURRENCE 1000

PREMISES/BUILDING RATING DETAIL

SPC RT YR TYPE OF POLICY PROT RI GRP I/II CSP CSP ZIP PLAN BLT CD DESCRIPTION CLASS CD CLASS CONST TERR CODE 2-MASONRY 6850 1956 02 1 620 90039

PREMISES 001 BUILDING 001 STATE: CA

BCEG GRADE 3 (CODE 03) COUNTRYWIDE LCM: 1.610

BUSINESS INCOME (INCL RENTAL VALUE)

DISTRICT AREA LO25 RISK ID 032020

GROUP I MONTHLY LIMIT 1/4 (MFG/MINING)

(C) .347 X (D) .809 X (DB) 1.710 X (U) .750 X (K) .700 =

 $(P).252 \times (Q)220,500 =$ 556.00

GROUP II SYM B

(B).107 X (ER).970 X (DB)1.710 X (U).750 X (K).700

 $= (P).093 \times (Q)220,500 =$ 205.00

SPECIAL

(A) .101 X (U) .750 X (K) .700 = (P) .053 X (Q) 220,500

117.00

KEYS: C = SPECIFIC RATE D = RATE ADJUSTMENT

DB= MONTHLY LIMIT FACTOR U = PREFERRED RISK FACTOR

K = SMF FILED/GUIDE MOD P = FINAL RATE Q = LIMIT OF LIABILITY B = CLASS RATE ER= BCEG FCTR A = BASE RATE

72UUCGL0843 SC CONTROL # 001 TERM ID POLICY # U0DCWS5V PROCESS DATE 09/10/01 OPER INITIALS ACZ AAR PREV POL # 72UUCGL0843

PROPERTY DETAIL

PAGE: 002

POLICY NUMBER: 72 UUC GL0843 SC EFFECTIVE DATE: 11/11/01

PREMISES/BUILDING RATING DETAIL

BUILDING 001 (CONT) PREMISES 001

BCEG GRADE 3 (CODE 03) COUNTRYWIDE LCM: 1.610

YOUR BUSINESS PERSONAL PROPERTY ITV 5.0

FN 002

TARIFF RATE NUMBER 000064 DISTRICT AREA L025 RISK ID 032020

GROUP I COINS 90 PCT COMM 15.0

(C).555 X (D).809 X (F).950 X (G).900 X (U).750 X (K).700 = (P).202 X (Q)642,800 =1,298.00

GROUP II SYM B (B).107 X (ER).970 X (F).950 X (G).870 X (U).750 X

 $(K).700 = (P).045 \times (Q)642,800 =$ 289.00

SPECIAL (CL LIMIT 15000) RATE GROUP 02 TERR 01

(A) 1,933 X (E) .394 / (CW) 642,800 + ((N) .111 X (F) .950) = (CY) .224 X (G) .870 X (U) .750 X (K) .700

= (P).102 X (Q)642,800 =656.00

TARGET SPICE BPP

2,243 X .050 =112.00

TARGET SPICE TE

878 X .050 = 44.00

> GRAND TOTAL = 3,277.00

KEYS: C = SPECIFIC RATE

F = COINSURANCE ADJ

U = PREFERRED RISK FACTOR

P = FINAL RATE

B = CLASS RATE

A = BASE RATE

CW= COMBINED LIMITS

CY= RATE

D = RATE ADJUSTMENT

G = DEDUCTIBLE CREDIT

K = SMF FILED/GUIDE MOD

Q = LIMIT OF LIABILITY

ER= BCEG FCTR

E = TERRITORIAL MULT

N = THEFT FCTR

72UUCGL0843 SC CONTROL # 001 TERM ID U0DCWS5V PROCESS DATE 09/10/01 OPER INITIALS ACZ AAR PREV POL # 72UUCGL0843

SPECIAL MULTI-FLEX RECAP

PAGE 1

POLICY INFORMATION

NAMED INSURED: EXCELLO PLATING COMPANY INC

E-COMMERCE ID: 2

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC

EFFECTIVE DATE: 11/11/2001

EXPIRATION DATE: 11/11/2002

AUDIT PERIOD:

---- COVERAGE PART ---- COMPANY CODE --- PREMIUM ----

PROPERTY

G

3,277.00

GENERAL LIABILITY

1,878.00

TOTAL POLICY PREMIUM

5,155.00

DIRECT ACCOUNT BILL NUMBER: 42519968A

PAGE 1

POLICY INFORMATION

NAMED INSURED: EXCELLO PLATING COMPANY INC

PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC

EFFECTIVE DATE: 11/11/01

ST PROP B&M MARINE GEN-LIAB AUTO-LIAB PHYS-DAM BOND BURG

4 \$3,121 \$1,878

SC CONTROL # 001 TERM ID POLICY # 72UUCGL0843 U0DCWS5V PROCESS DATE 09/10/01 OPER INITIALS ACZ AAR PREV POL #

05298

PREMISE/BUILDING RECAP

PAGE 01

POLICY INFORMATION

NAME INSURED: EXCELLO PLATING COMPANY INC
PRODUCER CODE AND NAME: 250999 EICHBERG ASSOCIATES INC

EFFECTIVE DATE: 11/11/2001

PRMS BLDG ------ STREET ----------- CITY ---- STATE

001 001 4057 GOODWIN AVENUE LOS ANGELES CA

(LOB) PROP GL

POLICY # 72UUCGL0843 SC CONTROL # 001 TERM ID U0DCWS5V PROCESS DATE 09/10/01 OPER INITIALS ACZ AAR PREV POL # 72UUCGL0843

HC00100798

05299

PRODUCER'S FACT SHEET

NAMED INSURED: EXCELLO PLATING COMPANY INC

POLICY NO: 72 UUC GL0843 SC

PRODUCER'S NAME: EICHBERG ASSOCIATES INC

PRODUCER'S CODE: 250999

POLICY PERIOD: FROM 11/11/01 TO 11/11/02

ACCOUNT BILL NUMBER:

42519968A

PAYOR TYPE:

42519968A

TRANSACTION TYPE: RENEWAL

TOTAL ANNUAL PREMIUM

\$5,155.00

COMMISSION BREAKDOWN

LOB	TOTAL ANNUAL PREMIUM	COMMISSION PERCENTAGE
PROPERTY GL TOTAL:	\$3,277.00 \$1,878.00 \$5,155.00	15.0 15.0
FORM		TITLE

11176
POLICY FRONT COVER
COMMON POLICY DECLARATIONS -UUC
COMMON POLICY CONDITIONS
NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (BROAD FORM)
CALIFORNIA CHANGES - ACTUAL CASH VALUE
CALIFORNIA CHANGES - CANCELLATION AND NONRENEWAL
QUICK REFERENCE COMMERCIAL PROPERTY COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART - DECLARATIONS
COMMERCIAL PROPERTY CONDITIONS
COMMERCIAL PROPERTY SCHEDULE OF PREMISES AND
COVERAGES PROVIDED
REMOVAL PERMIT
PERILS SPECIFICALLY EXCEPTED
BUILDING AND PERSONAL PROPERTY COVERAGE FORM
BUSINESS INCOME (AND EXTRA EXPENSE)
COVERAGE FORM
ELIMINATION OF BUSINESS INCOME WAITING
PERIOD
CAUSES OF LOSS - SPECIAL FORM
WATERCRAFT EXCLUSION
OPTIONAL DEDUCTIBLE -
SUPPLEMENTAL PROPERTY INSURANCE COVERAGE
ENDORSEMENT FOR METALWORKERS
EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES
QUICK REFERENCE COMMERCIAL GENERAL LIABILITY
COVERAGE PART- OCCURRENCE

DECLARATIONS

PRODUCER'S FACT SHEET PAGE 1 (CONT'D ON NEXT PAGE)
09/10/01 72 UUC GL0843 SC (11/11/02) USINESS records. At this time, the company
does not certify that these documents constitute
a complete and accurate copy of the policy.

COMMERCIAL GENERAL LIABILITY COVERAGE PART-

N M

PRODUCER'S FACT SHEET (CONTINUED)

POLICY NO: 72UUCGL0843

CG00010798	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
CG21470798	EMPLOYMENT-RELATED PRACTICES EXCLUSION
HC00880900	CYBER-FLEX AMENDMENT OF COVERAGE
HC24560900	AMENDMENT OF DEFINITION - PROPERTY DAMAGE
HC26000798	SPECIAL BROAD FORM COMMERCIAL -
	GENERAL LIABILITY ENDORSEMENT
CG21331185	EXCLUSION-DESIGNATED PRODUCTS
HC21210390	ABSOLUTE ASBESTOS EXCLUSION
HC22030891	EXCLUSION - AIRCRAFT PRODUCTS
HC12101185T	COMMERCIAL GENERAL LIABILITY SCHEDULE
STUFFER/NOTICE	TITLE
G-3061-1	IMPORTANT NOTICE TO POLICYHOLDERS - REDUCTION
G 5001 1	OF COVERAGE
G-3211-0	IMPORTANT NOTICE TO POLICYHOLDERS
G 5211 U	COMMERCIAL PROPERTY COVERAGE
G-3268-0	IMPORTANT NOTICE TO POLICYHOLDERS
PC-374-0	IMPORTANT NOTICE TO POLICYHOLDERS
100722	TOTAL ACCOUNT BILLING SYSTEM





IMPORTANT NOTICE TO POLICYHOLDERS REDUCTION OF COVERAGE

TITLE OF FORM:

ABSOLUTE ASBESTOS EXCLUSION

FORM NUMBER:

HC21210390

COVERAGES:

THE FORM CITED ABOVE HAS BEEN ADDED TO YOUR POLICY AND HAS THE EFFECT OF REDUCING YOUR INSURANCE COVERAGE. YOU SHOULD REVIEW YOUR POLICY AND CONTACT YOUR HARTFORD AGENT OR YOUR BROKER IF YOU HAVE ANY QUESTIONS.

FROM : Panasonic FAX SYSTEM

07/18/2002 06:58 FAX 916

PHONE NO.: 9169333907

THE HARTFORD

Jul. 15 2000 11:38AM P1 4002

TRANSACTION INDEX

. REMITETING #1 961

REQUESTING REG: 52

DEPT NAME: CORA

POLICY HUNGER: 72 MIK GLOS43 SC POLICY EFF FROM: 11/11/2001 TO 11/11/2002

MAKED THREED: EXCELLO PLATING COMPANY INC

CO CODE: 9

PRODUCER'S CODE: 250999

ASSOCIATES INC PRODUCER'S NAME: EICHBERG

CORRENT POLICY STATUS: ACTIV

DIRECT ACCOUNT BILL NO: 42519968A

LORD CURRENTLY OR POLICY

PROFFRTY

LEVEL OF SUPPORT

GEN LIAS

COPPORTED

PREMIUM INFO: SUNCHARGES/TAXES, IF APPLICABLE, ARE INCLUDED

TRACLACTIONS REMENAL.

TYPE REVISE/ISSIE RENEVAL

PREMIUN 5155.00 ADDITIONAL INFORMATION INIT INPUT DATE: 09/10/2001

CATTL #2 PROCESS DATE:

09/10/2001 PRODUCED

PCR:

LOBS: PROPERTY SEN LLAB

CENTRALIZED OUTPUT

CHG RENL STAT

DO REAL MENTER

THE THPHY DATE: 12/13/2001 CHTL #:

PROCESS DATE:

12/13/2001

PERCESS DATE: MOT PRODUCED
REASON FOR HOLD REMEMAL/DER:

DISINVECT CLASS

ONC DUTPUT

TRANSACTION INDEX

(H130)

PAGE 001

07/09/2002

72 USC 6L0843

460-723-4288

excello Plating

07/15/2002 10:59AM

FROM : Panasonic FAX SYSTEM PHONE NO.: 9169333907 Jul. 15 2000 11:35AM P1 07/15/2002 06:56 FAX 918 2 THE HARTFORD **2**0003 CLA - POLICY SURPLARY INQUIRY AS OF: 07/05/2002 REQ 1869; RES: 52 NO: 961 DEPT: CORA POLICY INFO: CO CODE POL 110: 72 UUC GLOB43 8C POL NO: 72 UUC GLURAS BE
POL TYPE: SPEC MULTI-FLEX-FIRS
LEEAL ENTITY: CORP
INSURED: EXCELLO PLATING CORPANY INC
4057 GOODNIN AVERAGE PREV POL NO: \$72 LIUC 51,0843 11/11/2001 11/11/2002 POL TERMS LOS AMGELER, CA 90039 MARE: EIGHBERG ASSOCIATES INC 250999 PROD CORE: DIRECT-ACCT BULL: 42519965A SIC CORE: 3471 MARKET SEE 10 #: 380 BUS OF EMED: RETAL GOODS HING PGM: INDUSTRIAL E-COMMERCE ID: 2 5.155.00 HORMAL LINE CONNIESSON APPLIES TOTAL ANNUAL PRES: PREMILIF COVERAGE DETAIL INFO: 2,243.00 BUSINESS PERS PROP 67B.00 TIME ELEMENT 154.00 SPICE gara/arse INFO: Joyce Trudeau 323-245-3626 40-1016 PERS 001 BLDG 001 AOS7 GOODUIN AVENUE LOS ANGELES, CA 90059 DATE OF THE PARTY OCCPY: NETAL 80003 NF6 COV DRFO: PGM/CLASS NOT FOUND CSP TERR: 620 CSP GLASS: 5650 PROT: 02 PGH: RATE CARD TARIFFS 000064 SPECIFIC RATED COM: 15,00% DIST AREA/RISK IDS LOSSOSSOSO PREMIUN RATES PERTIN CAUSE OF LOSS/DED CROUP I 1000 POLICY SUMPRITY ENGUINY PASE 1 (H130) 07/09/2002 72 JUC 01.0843 SE

07/15/2002 10:59AM
The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accupate 26/2002 of the 580 Mey.

CLA - POLICY SURBARY INDUIRY

ensiness inci Per/class not	OFILE FOURD PROT: 02 SPECIFIC RATED DIST AREA/RISK	96H: CONN: 15.5 IN# L0250	DEEK RATE	ERR: 620 : CARU TABIFA	CSP CLÁSS: 6850 # 000064
CAUSE OF LOS		i,I	R175	RATES	PREMIUM
EROLD II	- - -	\$ \$	220,500 220,500 220,500	.252 .093 .053	\$ \$56.00 \$ 205.00 \$ 117.00
	PROMENTY PROT: 02 SPECIFIC RATED BIST AREA/RISK	250 توريــــــــــــــــــــــــــــــــــــ	OOL RATE	TERR: 620 CARD TARIF COST RATES	CEP CLASS: 6850 F# 000064 PREPLIAN
CAUSE OF LO	1000		642,800 642,800 642,800	.202 .065 .102	\$ 1,298.00 \$ 239.00 \$ 656.00

POLICY SUBMARY INQUIRY PASE 2 (H130) 07/09/02 72 UUC SLOS43 50

07/15/2002 10:59AM

07/15/2002 06:57 FAX 916 29

CLA - POLICY SEMBLARY THOUSAN

RED THEO: REE: 38 NO: 961 DEPT: CORA

AS OF: 07/05/2002

POLICY INFO:

POL NO: 72 UNE SLOBES SC INCURED: SUCELLO PLATING COMPANY INC 4057 ROODWIN AMERIE LOS ANGELES, CA 90089

POL TERM

PREV POL NO: 72 HUC 01 0843

PROD CODE: 250999
MARKET SEE IP 8: 360 BIG
BIS OF IMED: METAL GOODS REG
PER: INDUSTRIAL

MARR: EXCHRENG ASSOCIATES INC SIC CODE: 3471

E-CORRERCE ID: 2

COVERAGE	中代原料	,UR	[XM17457AV
PROPERTY COMEDAL LIABILITY	•	3,277.00 1,678.00 5,155.00	15.0 15.0
THE PARTY PARTY PARTY	•		

POSTES 1MPO :

COMPUTER PRODUCED/HOM FILL-IN

HM00/100295	COMMON POLICY DECLARATIONS
TF040210488	NUCLEAR ENERGY LIABILITY ELLIUSION ENGAGEMENT
1L02700799 HP99011183	CALIFORNIA CHAMEES - CANCELLA ILLA RESISTACE
Kh00400532 Kh00400532	COMMENCIAL PROPERTY CONDITIONS
HP19051185⊤ HP99021185	COMMERCIAL PROPERTY SCHEDULE OF PREMISES AND REMOVAL PERMIT
13/100/10986 0/00/100695	PERILD SPECIFICALLY EXCEPTED SULDING AND PERSONAL PROPERTY COVERAGE FORM FUSINESS INCOME CAND EXTRA EXPENSE)
CF00300695 BF15051293 CF10300695	ELIMINATION OF BUSINESS INCOME WAITING CAUSES OF LOSS - SPECIAL FORM

Y PAGE 1 07/09/2002 POLICY SUPPLICY INCIDEN 72 MUC 6L0843 SC

07/15/2002 10:59AM

CLA ~ POLICY SUMMARY INQUISY

cr (0330693 HP03011985 HP04320192 1H09350B98 HC70010350 HC00100798 CG00010798 CE21470798 HC00880900 HC24560900 HC26000798 CE21331185 HC21210590 HCZ2030691 HE121011857 6-3061-1 8-3211-0 G-3268-0

PO-374-0

WATERCRAFT EXCLUSION VATERCRAFT EXCLUSION
OPTIONAL DEDUCTIBLE
SUPPLEMENTAL PROPERTY INSURANCE COMPAGE
EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES
QUICK REFERENCE COMPERCIAL SCHERAL LIABILITY
COMPERCIAL SCHERAL LIABILITY COMPRAGE PART—
COMPERCIAL SCHERAL LIABILITY COMPRAGE PORK
CYBER-FLEX AMENOMENT OF COMPERCY
SPECIAL BROAD FORE COMPERCIAL—
EXCLUSION—DESIGNATED PRODUCTS
ARROWERT ASSESSION EXCLUSION ASSOLUTE ASSESTOS EXCLUSION EXCLUSION - ATROPATT PRODUCTE EACLISION - ADMIRAT PROGUETE
COMMERCIAL SEMERAL LIABILITY SOMEDULE
IMPORTANT MOTICE TO POLICYMOLDERS - RE
IMPORTANT MOTICE TO POLICYMOLDERS
IMPORTANT MOTICE TO POLICYMOLDERS REQUETION

IMPORTANT NOTICE TO POLICYHOLDERS

TOTAL ACCOUNT BILLING SYSTEM 100722

PAGE 2 POLICY SUMMARY IMPURRY 07/09/02 72 UUC GL0843 SC OH30)

07/15/2002 10:59AM



CLA - POLICY SUMMARY DOUGLEY

MEN 2000: USE: 53 NO: 901 DEPT: COMA

AL 07: 07/05/2002

FORM 1200 1

CONTRACTOR PRODUCTS/ROLL FOLL-DE

HEROT TOSSE 11.00210498 11.0570079 H199071185

COMMON POLICY BECLERATIONS -CO

MACHER SERVY LIBILITY STUTISTIC SECURSIENT MULTING SHARET LINGULAT CHALLOUIS CHARACTERS (CALIFORNIA CHARACTERS) — CARCELLITURA MUI SEMENTINI CHARACTERS (CALIFORNIA CHARACTERS (CARCELLITURA MUI SEMENTINI CHARACTERS (CARCELLITURA MUI SEMENTINI CHARACTERS (CARCELLITURA MUI SEMENTINI CHARACTERS (CARCELLITURA MUI SEMENTINI CHARACTERS (CARCELLITURA MUI SEMENTINI CHARACTERS (CARCELLITURA CHARA

CHRESCA, PRINT SCHOOL COVERS, FOR STILLS SECTIFICALLY SCHOOLS SECTION SECTION SCHOOL S

POLICY SUPPLIES TO ME SAME IN COUNTY PARTY TO ME SAME IN

07/15/2002 10:69RM

WATERCRAPY (CP103E)

COVERAGE FORM : CPODEO

OPTIONAL COVERAGE (5): (SEE COVERAGE FORM)

MEMBERS OF INDESSELLE.

YOUR BUSINESS PERSONAL PROPERTY

LIMIT OF THEURASCE

\$642,600

COINSURANCE PERCEPTAGE

CAUSES OF LOSS FORM(S): SPECIAL (CP1010)

ADDITIONAL EXCLUSIONS: WATERCEAFT (CF1033)

OPTICAL COVERAGE(#): (SEE COVERAGE FORCE)

REPLACEMENT COST (INCLUDING STOCK)

Ports HP 18 95 11 8ST Printed in U.S.A. (NS)

PAGE 1 (CONTINUED ON MENT PAGE)

does not certify that these documents constitute a complete and accurate copy of the policy. business records. At this time, the company The company located these documents in its

MA68:01 S00S/81/70

2002/60/20 (OEM) SABOLLE SUBSES ATAMENCATION THOEK PAGE OOM

LINALIZED SHO DIRINAESA CEVAR REVERN LOW HOTE SCHERTY DIME NOT PRODUCED STAC RESIDENT POOS/ET/EF TOOS\ZF\SF :87740 TURNT THAN I SOO :# JTHO

TATE INGR 840

TUPTING 4351 LAGTHESS HVIT HES

6 :3000 00

PODE: MODERIL 7005\07\90 633U0039 PROCESS DATE: TUNO

TANKS MEET ADDITIONAL INFORMATION
LWIT INPUT DATE: 09/10/2001
COTL #: 09/10/2001 MEST/BETARM 68.2218 SHOT LOVENVILL HAL PRENILLA

PREMEMBY INTO: SURENAMESS/TANES, IF APPLICABLE, ARE SUCCLIDED

GALL HEB **GETROSSUE** ā Ø TA 2 11354024 Shedued FEAST OF STIPPORT THE CHARGELIFA ON BOFICA

ASSECT ACCOUNT BILL NO: 4251996A

COMMENT POLICY STATUS:

PROGREEM'S MANE: ETCHERENE VERGOCTÁTES INC PROGREEM'S COOS: 2509999

METEN STATE OF THE

TARIES!

NAMED THEOREM: EXCELLO PLATTING CONPANY SHC

POLICY RFF FROM: 11/11/2001 TO 11/11/2002

raginegating 4: 361 REGRESATIVE REE: 52 DEPT NAME: SORA

KERNERCTION INDEX

ראסאוב אס, : געם מאגו

7062239016

14 NASS 11:33AM P1

187h - ETL- 198

1xce||0

\$226.500

COMMERCIAL PROPERTY - SCHEDULE OF PREMISES AND COVERAGES PROVIDED

POLICY NUCESIA: 72 TOC CLOSE)

The larger of insurance above below are subject to all the install of this policy that apply.

1 MAITORE DESCRIPTION OF PREMISES

LOCATION:

CONSTRUCTION: BLOCK OCCUPANTY: BRIAL GOODS 1970

Fire report

CHINES INCOME INCLUDING PROPER VALUE

CADSES OF LOSS FORK(E): SPECIAL (CP1030)

ADDITIONAL PROLESIONS:

COVERAGE FORM : C90030

OFFICIENT COVERNOS(#):
(SEE COVERNOS FORM)

MONTHLY LIMIT OF IMPROVIES: 1/4

YOUR BUSINESS PERSONAL PROPERTY

LIMIT OF DEFUNDED

CONSTRUMENCE PERCENTRAS CAUSES OF LOSS FORM(#1: SPECIAL (CELESO)

ADDITIONAL EXCLUSIONS: WATERCEAFT (CF1035)

COWERNICA FORK. CP0010

OFFICIAL COVERAGE (\$):
(KES COVERAGE FORM)

ARPLACEMENT COST (INCLUDING STOCK)

PAGE 1 (CONTINUED ON MINT MAGE)

POLICY MARKET 72 DEC 02:0843



THIS ENDOFFBENENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

OPTIONAL DEDUCTIBLE

BUILDING AND PERSONAL PROPERTY COVERAGE FORM BUILDING RISK COVERAGE FORM CONDOMINUM ASSOCIATION COVERAGE FORM CONDOMINUM COMMENCIA, UNIT-OWNERS COVERAGE FORM TOBACCO SALES WERREHOUSES COVERAGE FORM

SCHEDULE

Declaration: \$1,000

(Include and by X) . . Occurrence

Form RP 63 01 11 65 Printed in U.S.A. (NS)

			Defer	
PROPERRY VERIEDOR		MISTON	08.09.02	
	ده د محر ۱۱ صهر چخ			C BETTER CO. TO TO
Claim Numbers Rolley Numbers Polley Reriods		Cat Code:	Producing Region	
848 KF 36771 72 UUC GL0843 11/11/01-02	7/5/02		Southern Cali	
	The same of the sa		ker	
Excello Plating Company Inc.		Eichber	g Associates Inc	;
Loss Location (Including ZIP CODE):	A STATE OF THE STA	Оссиранс	yof Risks 📜 🙎	9
4057 Goodwin Avenue, Los Angeles, CA 90039		Metal G	oods Mfg.	
Construction OffRisks Reinsurance (Company and Reinsurance	itage): www	7. 6. 14. 14. 14. 14. 14. 14. 14. 14. 14. 14	Initial Rolley Dat	e:
Cnc tilt up / 1 level FOR HOME OFFICE USE C	ONLY		Renewal	
Mortgagee/Loss/Payee8				
None listed				
Deductible Sprinkler System ? Mark	ket Segments		Fire Protection C	lass
1000.00 Yes No 380				
Coverage Porms			Expenses Paid To	Date:
CP10300695 CP00100695 CP00300695				
Key Files : Item Involved:	Limittof Liab:	Reserve:	Paid To Date:	Coins %:
848 KF 36771 Business Personal Property	642,800.00	170,000	35,000.00	
Comp. Rile Item Involved:	Limitof Liabs	Reserve:	Paid To Date:	Coins %:
848 F 38396 Business Income / Extra exp.	220,500.00	30,000		
Subrogation/Salvages		Tiotal Reserve	The same of the same of the same of	Dater 🖘 😋
Subro - Under investigation, Subro Attorney Frank		200,000	35,000	
Kurtz, Sommer, and Devlin assigned. Subro appear	rs unlikely as			
the cause of the fire is suspected to be the rectifier,	which was		1	
installed in 1957.				
Salvage - TOSCO will inspect/inventory. Salvage sa	ale contacted.			
Salvage 10500 will inspect inventory. Survage st				STATE OF THE PARTY

INSURED:

The insured has been located at the same plant since 1957. Much of the equipment within the structure has also been in place for the same amount of time. The operations are located at the risk address shown on the policy. President Glen G. Harleman owns the company. Our contacts are Mr. Harleman, and the bookkeeper Joyce Trudeau.

The Insured applies decorative chrome plating, typically using a copper/nickel alloy applied to aluminum and steel commercial aircraft parts.

RISK:

This concrete tilt-up constructed single story 14,000 sq. ft. structure is approximately 51 years old. The Insured has occupied since 1957. Located within the fire and police protection of the City of Losates in its

business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Angeles, an industrial area adjacent to the Glendale City limits, and adjacent to a residential neighborhood.

LOSS:

At approximately 11:30 p.m. on Friday, July 5, an electrical fire erupted from electrical equipment inside the Insured's manufacturing facility located at the risk address. The facility had been closed and unoccupied since Wednesday afternoon, July 3, while the business remained closed on July 4-5 for the Independence Day holiday. The cause of the fire is suspected to be the rectifier, a piece of electrical equipment situated along the west interior wall of the warehouse, about midway between the front and back of the warehouse. The Insured advises the rectifier serves as a power source for nearby tin plating equipment. It is housed in a metal cabinet approximately 4' high x 2' wide x 2' deep. Much of the rectifier's electric wiring was exposed at the time of inspection, with visible evidence of extensive burn damage. The rectifier appears to have been installed when the Insured first occupied the building, 1957.

DAMAGES:

Business Personal Property - Damaged property with preliminary estimated repair/replacement cost consisted of the following:

1.	The rectifier	\$45,000.00
2.	Nickel-plating tank	\$30,000.00
3.	Chrome-plating tank	\$35,000.00
4.	Eight 55 gallon drums	\$1,000.00
5.	Upright filter machine	\$30,000.00
6.	500 sq. ft. Platform Deck	\$2,500.00
7.	Misc. equipment/supplies	\$15,000.00
8.	Equipment/debris removal	\$20,000.00

Total preliminary estimated:

\$168,500.00

The Insured's equipment experts are in the process of supplying repair/replacement documentation for our review. Based on the above we are establishing a BPP reserve of \$170,000.00

Business Income - According to the Insured the area damaged by the fire produced approximately 25% of the firm's gross revenues. Annual revenues for the company in 2001 are preliminarily reported at \$900,000.00 to \$1,000,000.00. This would represent approximately net income of \$250,000.00 with a 30% margin, \$175,000.00, or \$14,583.33 per month. It is estimated that this portion of production will be down for two months. Therefore we are establishing a time element reserve of \$30,000.

Leannings:		Company of the second	
Handling Adjusters Mark Tate	Experits: Contents - TOSCO	By	Approved: Robin Singer
	Salvage - Salvage Sale	any located th	ese documente in its
	Subro Attorney - David Kurtz office ne comp	records. At thi	s time, the company

does not certify that these documents constitute a complete and accurate copy of the policy.

	Business income - R	GL		

PROPERTY REPO	RTING I	ORN	Date: 08.09.02	
Claim Number: Policy Number: Policy Per	1 **	Cat Code:	Producing Region	
848 KF 36771 72 UUC GL0843 11.11.01	11.11.02		Southern Cal	ifornia
Named Insured:		Agent/Br		•
Excello Plating Company Inc.			g Associates In	c
Loss Location (Including ZIP CODE):			cy of Risk:	
4057 Goodwin Avenue, Los Angeles, CA 90039		Metal	Goods Mfg.	400
Construction Of Risk: Reinsurance (Company and Pe Cnc tilt up / 1 level FOR HOME OFFICE US			Initial Policy Da Renewal	ite:
Mortgagee/Loss Payee:	EUNLI		Renewai	
None listed		<u> </u>	· -	
1000.00 Yes No 3	1arket Segment: 80		Fire Protection	
Coverage Forms: CP10300695 CP00100695 CP00300695			Expenses Paid T	
Key File: Item Involved: 848 KF 36771 Business Personal Property	Limit of Liab: 642,800.00	Reserve:	Paid To Date: 35,000.00	Coins %:
Comp. File Item Involved: Business Income / Extra exp.	Limit of Liab: 220,500.00	Reserve: 30,000	Paid To Date:	Coins %:
Subrogation/ Salvage: Subro - Under investigation, Subro Attorney Frank Jancarole of Kurtz, sommer, and Devlin assigned. Subro appears unlikely as the cause of the fire is suspected to be the rectifier, which was installed in 1957. Salvage - TOSCO will inspect/inventory. Salvage sale contacted				
INSURED: The insured has been located at the same plant shas also been in place for the same amount of tir shown on the policy. President Glen G. Harlema and the bookkeeper Joyce Trudeau. The Insured applies decorative chrome plating, aluminum and steel commercial aircraft parts. RISK: This concrete tilt-up constructed single story 14, Insured has occupied since 1957. Located within Angeles, an industrial area adjacent to the Glene	ne. The operations n owns the compartypically using a coupling typically using a coupling the fire and police	are located ny. Our cont opper/nickel e is approximate protection	at the risk add tacts are Mr. H alloy applied to mately 51 years of the City of L	arleman,
neighborhood.			these docun	nents in its
	business re does not ce	ecords. At ertify that t	this time, the	company ents constitut

LOSS:

At approximately 11:30 p.m. on Friday, July 5, an electrical fire erupted from electrical equipment inside the Insured's manufacturing facility located at the risk address. The facility had been closed and unoccupied since Wednesday afternoon, July 3, while the business remained closed on July 4-5 for Independence Day holiday. The cause of the fire is suspected to be the rectifier, a piece of electrical equipment situated along the west interior wall of the warehouse, about midway between the front and back of the warehouse. The Insured advises the rectifier serves as a power source for nearby tin plating equipment. It is housed in a metal cabinet approximately 4' high x 2' wide x 2' deep. Much of the rectifier's electric wiring was exposed at the time of inspection, with visible evidence of extensive burn damage. The rectifier appears to have been installed when the Insured first occupied the building, 1957.

DAMAGES:

Business Personal Property - Damaged property with preliminary estimated repair/replacement cost consisted of the following:

1.	The rectifier	\$45,000.00
2.	Nickel-plating tank	\$30,000.00
3.	Chrome-plating tank	\$35,000.00
4.	Eight 55 gallon drums	\$1,000.00
5.	Upright filter machine	\$30,000.00
6.	500 sq. ft. Platform Deck	\$2,500.00
7.	Misc. equipment/supplies	\$15,000.00
8.	Equipment/debris removal	\$20,000.00

Total preliminary estimated:

\$168,500.00

The Insured's equipment experts are in the process of supplying repair/replacement documentation for our review. Based on the above we are establishing a BPP reserve of \$170,000.00

Business Income - According to the Insured the area damaged by the fire produced produced approximately 25% of the firm's gross revenues. Annual revenues for the company in 2001 are preliminarily reported at \$900,000.00 to \$1,000,000.00. This would represent approximately \$250,000.00 with a 30% margin, \$175,000.00, or \$14,583.33 per month. It is estimated that this portion of production will be down for two months. Therefore we are establishing a time element reserve of \$30,000.

Handling Adjusters Mark Tate	Expents: Contents - TOSCO	Carried Carried	Xark Tate	Apprioxeds *
	Salvage - Salvage Sale			
	Subro Attorney - David Kurt's office			
	Business income - RGL The c	ompai	ny located th	ese documents in
	huein	acc ro	corde Atthi	e time the compar

business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

MAXSON YOUNG®

ASSOCIATES, INC.

Galleria Tower, 100 West Broadway, Suite 750

Glendale, CA 91210-1202 Tel: (818) 265-0277 FAX: (818) 265-0288



July 25, 2002

Hartford Fire Insurance Company 420 McKinley #111-424 Corona, CA 92879

Attention: Mark Tate, General Adjuster

RE: Report No. 2

: Final

Insured

EXCELLO PLATING, INC.

Policy No./Term

Not Provided

Date of Loss

5 July 2002

Type of Loss

Fire

Loss Location

4057 Goodwin Avenue

Los Angeles, California

Your Reference

848 F36771

Our File No.

01.003353.00.E

Dear Mr. Tate:

For details of our initial findings please refer to our Preliminary Report issued July 24, 2002. Our final report on this claim matter follows:

DEVELOPMENTS

At the Insured's request, we met with them for a second time at the loss location on Tuesday, July 23. Upon our arrival, we realized that Glen Harleman, principal owner of Excello Plating, had called the meeting in order to request a settlement advance.

Please find attached the only supporting claim documentation the Insured is able to present at this time. This item is a proposal from L. W. Lefort in Placentia, California, regarding the replacement and installation of the fire damaged chrome plating tank and nickel plating tank. Please note this proposal totals \$24,177.00, which does not include any applicable taxes, fees or permits, and also does not provide any itemized breakdown of that estimate amount.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute

Atlanta • Boston • Chicago • Dallas • Houston • Los Angeles • Miami • New York • Portland • San Francisco • Seattle • Washington, D.C.

Buenos Aires • Hong Kong • Lima • London • Mexico City • Santiago • St. Thomas

Hartford Fire Insurance Company RE: EXCELLO PLATING, INC. Page 2

The Insured is requesting an immediate settlement advance in the amount \$30,000.00. The Insured is requesting this advance in part because Mr. Harleman states his revenues this year have been unusually low, and he does not have sufficient cash to purchase equipment and materials toward recovery. Mr. Harleman also says he has operated his business for the past 45 years primarily on a cash basis, and as a result, has not established credit with many of his vendors.

Based upon our July 24 telephone discussions with you, we have sent a letter to the Insured advising that your office will handle this claim matter until conclusion.

REMARKS

As instructed, we have closed our file on this claim matter.

Thank you again for the opportunity to be of service on this claim matter. Please find enclosed our service invoice for your consideration.

Yours Sincerely,

MAXSON YOUNG ASSOCIATES, INC.

MARK MURRELL

Adjuster

Direct Line (818) 291-6118

Email: mark.murrell@maxsonyoung.com

ROB EDWARDS

Assistant Vice President

Direct Line (818) 291-6110

Email Address: rob.edwards@maxsonyoung.com

Enclosures:

1) Copy of Vendor Proposal

2) Copy of Letter to Insured

3) MYA Service Invoice

MM/tm

FC\01.003353.rpt2



L. W. LEFORT

engineers • Designers • Fabricator

July 16, 2002

1927-07162

Excello Plating 4057 Goodwin Ave. Los Angeles, CA. 90039

Attention:

Mr. Glen Harleman

Subject:

New Chrome and Nickel Tanks

Mr. Harleman,

L.W. Lefort shall provide labor and materials to fabricate and install the following equipment.

1. Chrome Tank

- Fabricated from ¼" Mild Steel Plate 32" wide x 72" long x 48" deep with 3" top rim and (1) 3x3x3/16" Angle Support Girth.
- Tank to be lined with 3/32" Koroseal with top 12" double lined.
- (1) Lot of Copper Buss Bar per existing tank.
- (1) Lot of Copper Support Bars and Stands.
- Exterior of tank to be primed and painted.

2. Nickel Tank

- Fabricated from 1/4" Mild Steel Plate 42" wide x 96" long x 48" deep with 3" Rim and (1) 3x3x3/16 Angle Support Girth.
- Tank to be lined with 3/32" Koroseal company located these documents in its
- (1) Lot of Copper Buss Bar per existing tank certify that these documents constitute a complete and accurate copy of the policy.



Excello Plating Attn: Mr. Glen Harleman Quote No. 1927-07162 July 16, 2002 Page -2-

> • (1) Lot of Copper Support Bars and Stands. Including Agitation Rollers.

LW LEFORT

Exterior of tank to be primed and painted.

3. Field Install

- Lefort will remove existing Chrome and Nickel Tanks to storage area at Excello Plating.
- Install new Chrome and Nickel Tanks.
- Re-Connect existing Copper and Cables to new Copper Bussing on tanks.
- Re-Install Chrome Hood to Chrome Tank

Notes:

By Excello Plating

- Remove existing plating solutions from both tanks.
- Supply and connect new filter to Nickel Plating Tank.
- Supply new Drive Motor for Nickel Tank Agitation.
- All electrical connections.
- All new equipment such as Rectifiers, Heaters, Etc.

Price \$24,177.00

The company located these documents in its business records. At this time, the company Above quoted price does not include any applicable taxes, fees or permits bese documents constitute a complete and accurate copy of the policy.



Excello Plating
Attn: Mr. Glen Harleman
Quote No. 1927-07162
July 16, 2002
Page -3-

Delivery:

Approx. 4 to 5 weeks

F.O.B.:

Installed - Excello Plating

Terms:

1/3 down payment Balance Net 15 days

Should you have any questions please call.

Sincerely,

L.W. LEFORT

Mike Grant General Manager

MG/wo

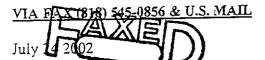
MAXSON YOUNG®

ASSOCIATES, INC.

Galleria Tower, 100 West Broadway, Suite 750

Glendale, CA 91210-1202 Tel: (818) 265-0277 FAX: (818) 265-0288





Excello Plating, Inc. 4057 Goodwin Avenue Los Angeles, CA 90039

Attention: Glen G. Harleman, President

Re: Our Principals

our Principals

Insured
Date of Loss

Type of Loss

Loss Location

Hartford Fire Insurance Company EXCELLO PLATING, INC.

5 July 2002 Fire

4057 Goodwin Avenue

Los Angeles, California

Claim No.

Our File No.

848 F36771 01.003353.00.E (Closed)

Dear Mr. Harleman:

Please be advised your insurance company has transferred responsibility for this claim matter to one of their general adjusters. His contact information follows;

Hartford Fire Insurance Company 420 McKinley #111-424 Corona, CA 92879

Attention: Mark Tate, General Adjuster Telephone (800) 458-7824 (ext. 413660) Facsimile (860) 723-4288

Please direct all future inquiries and correspondence regarding your business personal property claim to Mr. Tate's attention.

We have forwarded your request for a \$30,000.00 advance against settlement to Mr. Tate, along with a copy of the L. W. Lefort proposal as supporting documentation.

The company located these documents in its business records. At this time, the company www.maxselvoung.com certify that these documents constitute

Excello, Plating Page 2

Our file is now closed on this matter. Thank you again for your cooperation with our investigation.

Sincerely yours,

MAXSON YOUNG ASSOCIATES, INC.

MARK MURRELL

Adjuster MM/tm

cc:

Hartford Fire Insurance Company

Corona, California Attention: Mark Tate

FC\01.003353.Insured.ltr2

Maxson Young Associates, Inc.



One Sansome Street, Suite 950 San Francisco, CA 94104

HARTFORD FIRE INSURANCE CO.

ATTN: MARK TATE 420 McKinley #111-424 Corona CA 92879

July 29, 2002

MYA File #:

01.003353.00

MYA Invoice No: 0070313

Assured: EXCELLO PLATING

Claimant:

Loss Location: LOS ANGELES, CA

MYA Adjuster: Rob Edwards

Policy: 848 F36771

Claim Ref: 848 F36771 Date of Loss: 7/5/02

Customer Code: HAR101

Final Invoice

EXCELLO PLATING

Professional Services: July 12, 2002 through July 24, 2002

Professional Fees

904.50

Reimbursable Expenses

14.46

General Office Expenses

180.90

Total This Invoice

\$1,099.86

PLEASE REMIT TO:

MAXSON YOUNG ASSOCIATES, INC.

Attn: Accounts Receivable One Sansome Street, Suite 950 San Francisco, CA 94104-4405 MYA Federal ID #: 51-0289022

OR WIRE TRANSFER TO:

MAXSON YOUNG ASSOCIATES, INC.

Comerica Bank

Routing #: 121137522 Account #: 1891528505

PLEASE SEND DETAILS OF WIRE TO:

Fax #: (415) 392-6503 Tel. #: (415) 392-6034

IMPORTANT- Please return copy with your remittance.

Maxson Young Associates, Inc.



One Sansome Street, Suite 950 San Francisco, CA 94104

HARTFORD FIRE INSURANCE CO.

ATTN: MARK TATE 420 McKinley #111-424 Corona CA 92879 July 29, 2002

MYA File #:

01.003353.00

MYA Invoice No: 0070313

Assured: EXCELLO PLATING

Claimant:

Loss Location: LOS ANGELES, CA

MYA Adjuster: Rob Edwards

Policy: 848 F36771

Claim Ref: 848 F36771

Date of Loss: 7/5/02

Customer Code: HAR101

Final Invoice

Re.

EXCELLO PLATING

Professional Services: July 12, 2002 through July 24, 2002

Professional Fees

904.50

Reimbursable Expenses

14.46

General Office Expenses

180.90

Total This Invoice

\$1,099.86

PLEASE REMIT TO:

MAXSON YOUNG ASSOCIATES, INC.

Attn: Accounts Receivable
One Sansome Street, Suite 950

San Francisco, CA 94104-4405

MYA Federal ID #: 51-0289022

OR WIRE TRANSFER TO:

MAXSON YOUNG ASSOCIATES, INC.

Comerica Bank

Routing #: 121137522 Account #: 1891528505

PLEASE SEND DETAILS OF WIRE TO:

Fax #: (415) 392-6503 Tel. #: (415) 392-6034

IMPORTANT- Please return copy with your remittance.

Invoice No: 0070313

Professional Fees

Professio	nal Fees	
Adjuster		
Murrell,	, Mark	Hours
7/12/02	PHOTO SETUP	1.20
	Arrange photos & captions for Photo	Report.
7/12/02	PREPARATION	0.30
	Diagram of damaged equipment/fire	area.
7/12/02	PREPARATION	0.45
	Follow up letter to Insured requestin	g supporting claim data.
7/12/02	TELEPHONE CALL	0.25
	Initial loss status to Insurers.	
7/12/02	INVESTIGATION	1.00
	Meet w/ Insured for initial inquiries; i	nspect & photo damages.
7/12/02	REPORT	2.00
	Preliminary Report w/ diagram of eq	uipment placement.
7/12/02	REVIEW FILE	0.25
	Review assignment data & arrange	appointment w/ Insured.
7/12/02	TRAVEL	1.00
	To & from loss location.	
7/22/02	TELEPHONE CALL	0.20
	Inquiries from Insured re: replaceme	ent equipment & cause/origin.
7/23/02	REVIEW CORRESP.	0.40
	Review Insured"s initial claim data & request for advance.	forward to Insurers w/
7/23/02	MEETING	0.80
	Second meeting w/ Insured; discuss claim items (business personal prop	• • • • • • • • • • • • • • • • • • • •
7/23/02	TELEPHONE CALL	0.20
	Status to Insurers; discussions w/ re	al property adjuster.
7/23/02	TRAVEL	1.00
	To & from loss location.	
7/24/02	TELEPHONE CALL	0.10
	Discussions w/ general adjuster; fina	al instructions & close file.
7/24/02	PREPARATION	0.40
	Letter to Insured advising future han	dling of claim.
7/24/02	REPORT	0.50
	Report No. 2 w/ new claim data to go request for advance; close file.	

 SubTotal
 Rate
 Hours

 Murrell, Mark
 90.00
 10.05
 904.50

Project: 01.003353.00 EXCELLO PLATING Invoice No: 0070313

· Total Professional Fees					
Mileage/Parking/Tolls/Taxi 07/26/02 MARK MURRELL	w/e 071702	3.65			
Photographs 07/23/02 Ritz Camera Centers - 200	02	10.81			
Total Reimbursables		14.46	14.46		

MAXSON YOUNG®

ASSOCIATES, INC.

Galleria Tower, 100 West Broadway, Suite 750

Glendale, CA 91210-1202 Tel: (818) 265-0277 FAX: (818) 265-0288



VIA FAX (860) 723-4288 * SIX-PAGE TRANSMISSION HARDCOPY & ENCLOSURES TO FOLLOW VIA MAIL

July 23, 2002

Hartford Fire Insurance Company

Attention: Mark Tate

RE: Report No. 1 : Preliminary

insured : **EXCELLO PLATING, INC.**

Policy No./Term : Please Provide Date of Loss : 5 July 2002

Type of Loss : Fire

Loss Location : 4057 Goodwin Avenue

Los Angeles, California

Your Reference : 848 F36771 Our File No. : 01.003353.00.E

Dear Mr. Tate:

We present the following Preliminary Report in response to your recent assignment in connection with the referenced claim matter. A Photo Report and diagram are attached to provide visual details of the loss location and the fire damages.

ESTIMATE OF LOSS : \$200,000.00

DEDUCTIBLE : \$ 1,000.00

RECOMMENDED RESERVES : \$199,000.00

The company located these documents in its business records. At this time, the company www.maxsonyoungecompot certify that these documents constitute

CO-INSURANCE

Please Advise

OTHER INSURANCE

None Known/Admitted

COVERAGE

At the date of this report we have not yet received a copy of the Insured's policy, which we understand provides coverage for Business Personal Property. We are advised there is a \$642,800.00 Business Personal Property limit, with a \$1,000.00 per occurrence deductible, and replacement cost valuation on Business Personal Property.

According to the Insured, this policy also provides coverage for their employees' lost wages, as well clean up and debris removal costs.

Please provide us with any additional policy information, to include the policy number and policy term, necessary for us to carry out our assignment.

CIRCUMSTANCES OF LOSS

At approximately 11:30 p.m. on Friday, July 5, an electrical fire erupted from electrical equipment inside the Insured's manufacturing facility at 4057 Goodwin Avenue in Los Angeles. The facility had been closed and unoccupied since Wednesday afternoon, July 3, while the business remained closed on July 4-5 for the Independence Day holiday. The cause of the fire is unknown at this time.

GENERAL

Our Insured is Excello Plating, Inc., a manufacturing company with operations based at 4057 Goodwin Avenue in Los Angeles, California (90039). The company is owned by President Glen G. Harleman, who is assisted by his bookkeeper Joyce Trudeau. Ms. Trudeau will serve as our primary contact regarding this claim-matter. Ms. Trudeau and Mr. Harleman can be reached at telephone number (323) 245-3626 or via facsimile at (818) 545-0856.

The Insured applies decorative chrome plating, typically using a copper/nickel alloy applied to aluminum and steel commercial aircraft parts. The company has 17 employees,

BI

and typically maintains business operations from 6:00 a.m. to 3:30 p.m. Monday through Friday only.

Since 1957 the Insured's operations have remained at their present location in Los Angeles, an industrial area adjacent to the Glendale City limits, and adjacent to a residential neighborhood. The Insured's leased facility is a single level, 14,000-square foot building built in 1957.

INVESTIGATIONS

We received this assignment on Friday, July 12, and met with the Insured at the loss location on that same date to initiate our investigations.

The source of this fire is believed to be a piece of electrical equipment identified as a rectifier. The rectifier is situated along the west interior wall of the warehouse, about midway between the front and back of the warehouse. The Insured advises the rectifier serves as a power source for nearby tin plating equipment. It is housed in a metal cabinet approximately 4' high x 2' wide x 2' deep. Much of the rectifier's electric wiring was exposed at the time of our inspection, with visible evidence of extensive burn damage. The aged appearance of this equipment suggests it may have been installed when the facility was constructed in 1957. The precise source and cause of the fire is unknown at this time.

The resulting fire affected several equipment items within a 500-square foot area, to include the following:

- 1) The rectifier.
- 2) A <u>nickel-plating tank</u> adjacent to the rectifier. This tank is constructed of metal paneling, with approximate dimensions 3' high x 4' wide x 10' long. The rubber lining of this tank was completely melted, the tank itself was partially burned, and hundreds of gallons of chemical solution in the tank were severely contaminated.

The contaminated liquids from this tank must be pumped out by a hazardous materials company in order to fully evaluate the scope of damages.

3) A <u>chrome-plating tank</u>, also adjacent to the rectifier and opposite the nickelplating tank, with dimensions and construction approximately the same as the previously described nickel-plating tank. This chrome-plating tank also

has a large, industrial exhaust fan attached to it that resembles a household kitchen exhaust fan on a much larger scale. The exhaust fan is scorched along its front side, but the Insured believes it may have survived the fire without any permanent damages. The chrome-plating tank also has now-contaminated chemical solutions, in which hundreds of small (1"-diameter) "poly balls" float along the surface. These small plastic balls are used to reduce the escaping of hazardous fumes during the plating process.

As with the nickel-plating tank, all of these liquids must be evacuated before damages to the tank can be properly assessed.

- described plating tanks were eight 55-gallon drums arranged in two rows of four each. One of these containers was constructed of steel, with the seven others made from a heavy duty plastic. All eight containers were destroyed by the fire. Each of these eight containers were full of various liquids used in the plating process, including clear water rinses and chemical solutions used for dipping the metal aircraft parts. All eight tanks and their solutions were completely destroyed by the fire.
- 5) An <u>upright filter machine</u> connected to the nickel-plating tank (item #2 above). This small piece of vertical equipment, approximately four feet high, was also scorched, and believed to be a total loss.
- 6) A <u>common 27-inch household-type box fan</u>, which was stored on the floor next to the rectifier, also a total loss.
- All of the equipment in the fire area was supported by a <u>wood platform deck</u> approximately 18" above the bare cement floor of the warehouse. This platform decking consists of 2" x 8" planks built over wood framing. Due to the severity of the fire damage, this entire section (approximately 500 square feet) will likely have to be replaced.

A significant portion of the Insured's claim will be for debris and hazardous materials disposal. Most of this equipment is considered hazardous because of its regular exposure to the dangerous chemicals used in the Insured's metal plating processes. For this reason, if the equipment items are considered to be a total loss, they must be disposed by a hazardous materials company. Also, the burned and melted storage containers released hundreds of gallons of contaminated hazardous liquids onto the floor, where the liquids

Yours Sincerely,

MAXSON YOUNG ASSOCIATES, INC.

MARK MURRELL

Adjuster

Direct Line (818) 291-6118

Email: mark.murrell@maxsonyoung.com

ROB EDWARDS

Assistant Vice President

Direct Line (818) 291-6110

Email Address: rob.edwards@maxsonyoung.com

Enclosures:

1) Photo Report

2) Copy of Letter to Insured (7/22/02)

3) Diagram

MM/tm

FC\01.003353.rpt1



MAXSON YOUNG

ASSOCIATES, INC.

Photo Report

Insured

: Excello Plating, Inc.

MYA File No./Claim No.

: 01.003353.00.E/848 F36771

Photos Taken

: July 12, 2002

Page 1 of 17 Pages



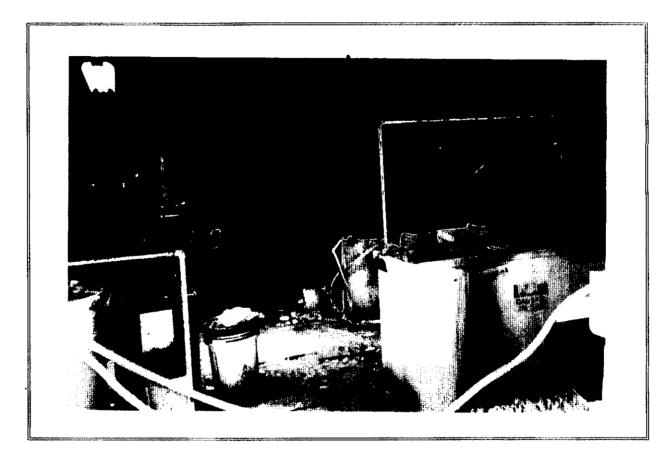
business records. At this time, the company

the building.

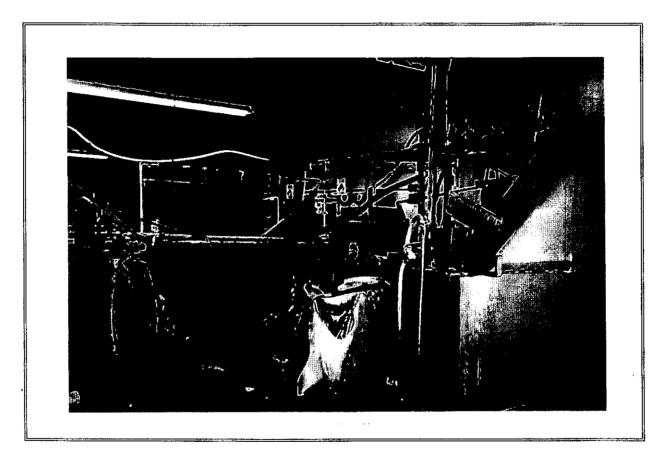
Photograph 1: Shown here is the Insured's metal plating manufacturing facility in Los Angeles, where the fire originated from the opposite (west) side of the building.

Insured: Excello Plating, Inc.

Page 2



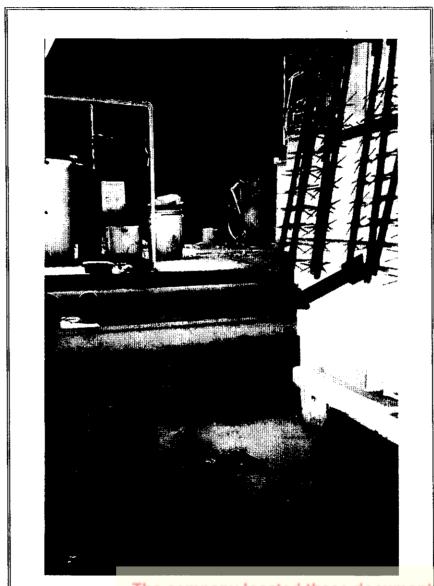
Photograph 2: Shown here is the area damaged by the fire, with red arrow indicating the rectifier where the fire started.



Photograph 3: Shown here is an alternative view of the fire damaged area, which covers approximately 500 square feet.

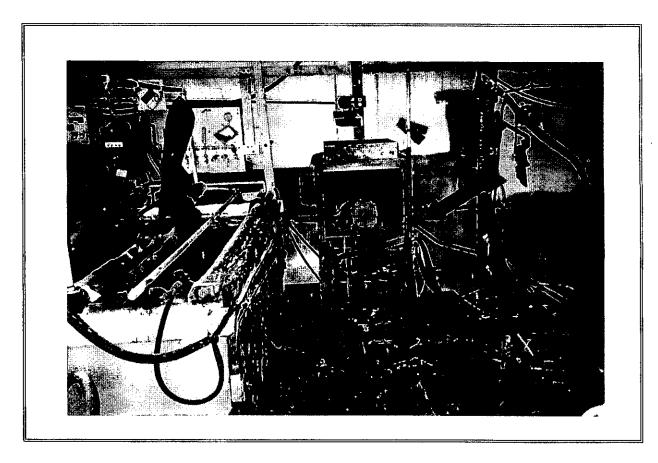
Insured: Excello Plating, Inc.

Page 4



The company located these documents in its business records. At this time, the company

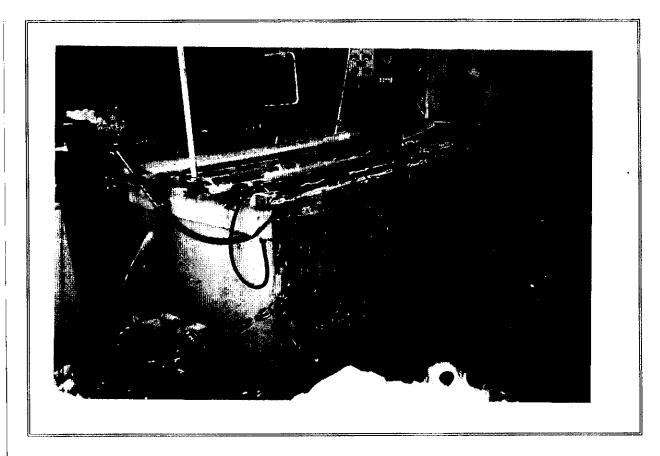
Photograph 4: The red arrow indicates an elevated platform some 18°-onstitute 24" above the cement floor level. This platform supported all of the cy. equipment damaged in the fire.



Photograph 5: Shown here is a nickel-plating tank (left) and the rectifier (right).

Insured: Excello Plating, Inc.

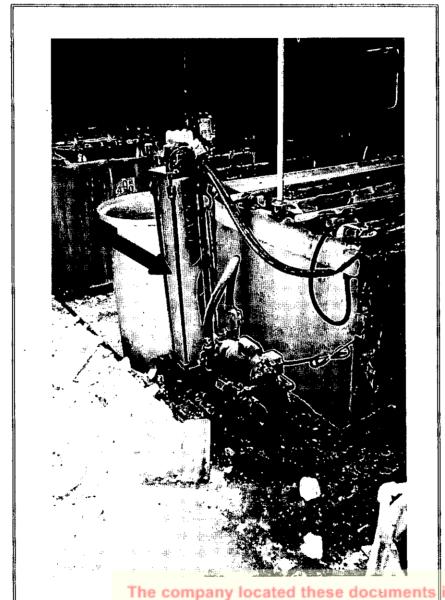
Page 6



Photograph 6: Shown here is a close up of the fire damaged nickel-plating tank.

Insured: Excello Plating, Inc.

Page 7

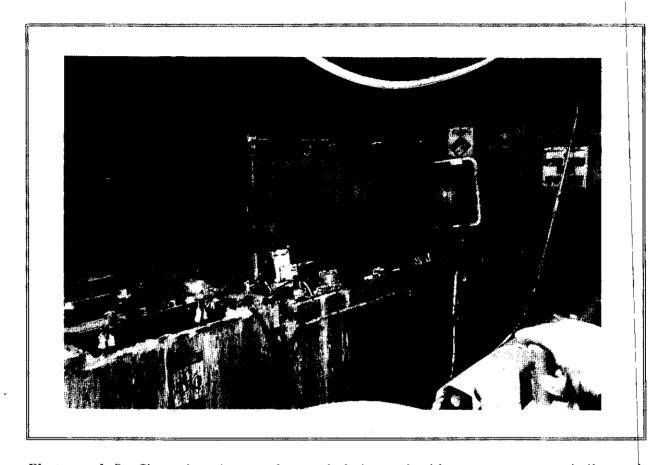


The company located these documents in its business records. At this time, the company

Photograph 7: Shown here is a close up of a solution filtering machine connected to one end of the nickel-plating tank seen in the previous photograph.

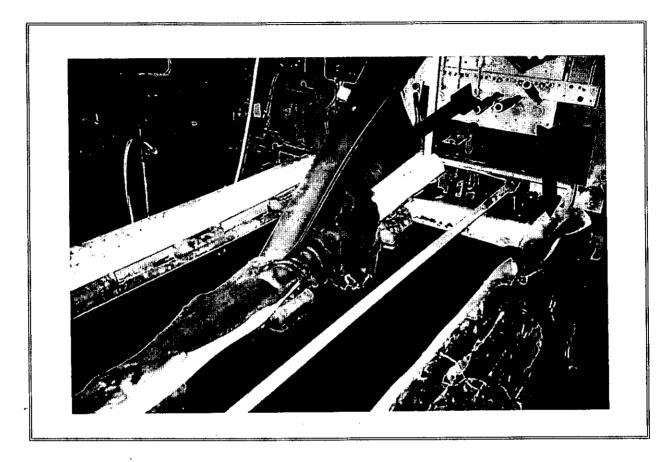
Insured: Excello Plating, Inc.

Page 8



Photograph 8: Shown here is an undamaged plating tank with appearance very similar to that of the nickel-plating tank and chrome-plating tank prior to the fire.

Page 9

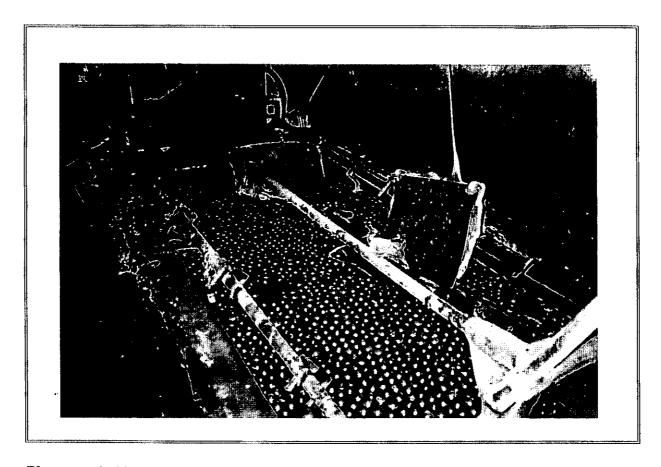


Photograph 9: Shown here is a close up, overhead view of the nickel-plating tank, with red arrow at left indicating the melted remains of a hanging separation panel, and right red arrow indicating burn damages to the tank's rubber lining.

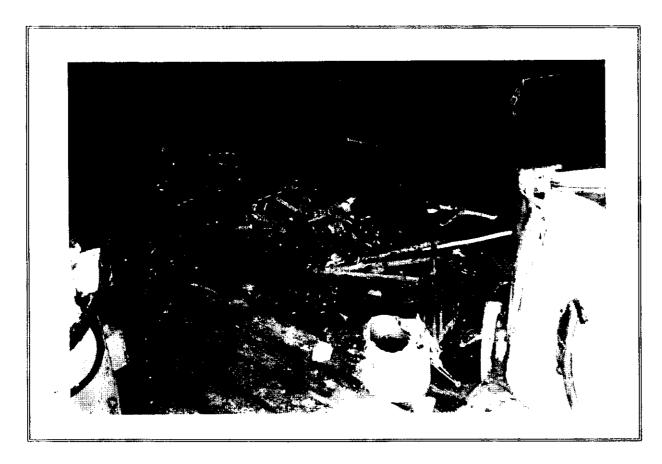
Photo Report Insured: Excello Plating, Inc. Page 10



Photograph 10: Shown here is the chrome-plating tank (bottom red notitute arrow), with its scorched exhaust vent attachment above (top red arrow) | Cy.



Photograph 11: Shown here is a close up, looking into the top of the chrome-plating tank. The objects floating on the surface of the dipping solution are "poly balls," used to reduce escaping fumes.



Photograph 12: Shown here is the floor area on the wooden platform where the eight 55-gallon storage drums were arranged when the fire occurred.

Photo Report Insured: Excello Plating, Inc. Page 13



Photograph 13: Shown here is one of the metted 55-gallon storage institute a complete and accurate copy of the policy.

Photo Report Insured: Excello Plating, Inc. Page 14



Photograph 14:
Shownshere are cords. At this time, the company drums.

a complete and accurate copy of the policy.

Insured: Excello Plating, Inc.

Page 15



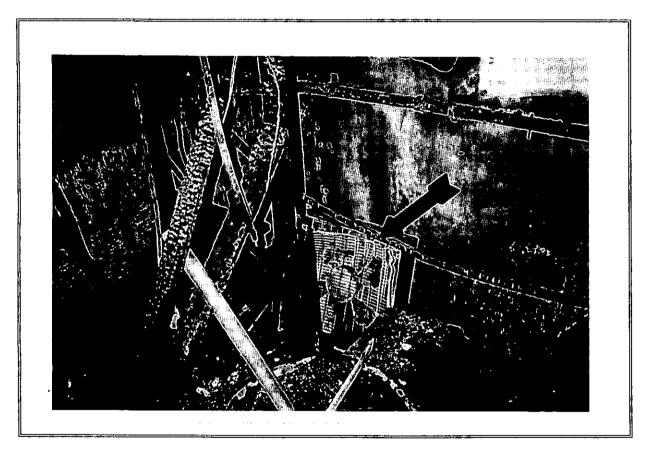
Photograph 15: Shown here is a close up of the fire-damaged platform flooring.

Photo Report
Insured: Excello Plating, Inc.
Page 14



The company located these documents in its business records. At this time, the company

Photograph 14: Shown here are two other melted 55-gallon storage drums.



Photograph 16: In this photo the red arrow indicates a common, household-type electrical fan destroyed by the fire.

Insured: Excello Plating, Inc.

Page 17



Photograph 17: In this photo the red arrows indicate an area underneath the wood platform flooring, where the spilled hazardous chemicals have cooled.

Extra Ey ponse (Thu 9-20-02)

³~· 🔴

13,660.85

Clean up labor 7/8 407-25 \$6,555:28

9/25

10/14 40 10/19 (Recomb.)

1044.00

7,711.00

715.10

3,555.75

1,552.62

Don Margan Electrica 1895.04

Solutions

Debris Reword / they wast was

The company located these documents in its business records. At this time, the company does not certify that these documents constit a complete and accurate copy of the policy.

8-10,000.00

BPP LABON to Claim Up. 6,553.28 5-25 / stor (Rip). 112.00 10/14 to 10/19 Bail@Plat 1044.00 2 more weekness 1044.00 Sub fallel 8,755.29* Rechtier 5-555.55 Nichel / Chrone Frenks 24,856.85 555Al Drums 1,550,62 Filder Mach 2845.14 Build Wlother - applicato 715.10 most. ESV 500.00 Misc. Equip Bus Bus / Ok [180.00] Debris Removed 3∞00.00° HAZ Waste Daup 4,800,00 Addl. Weeste **3**,000,00 IANK Headers 2,536.05 Solutions 105X 800.00 Cost to Salv. Soletias 200,00 LABON TO INSTALL Equities records. At this time, the company Exacts not certify the the company a complete and accurate copy of the policy.

1,550,00

Thru 9-20-02 13,660.85

9 weeks (4011-22)
@ 1517 13,653.00

-8 27,313.85

4 weeks Est 4hm 12-30

© 1517 C:068.00

\$ 33,381.85

65,000.00

\$ 98 381,88

MAXSON YOUNG®

ASSOCIATES, INC.

Galleria Tower, 100 West Broadway, Suite 750

Glendale, CA 91210-1202 Tel: (818) 265-0277 FAX: (818) 265-0288



Mary and the Court of the Court

July 22, 2002

Excello Plating, Inc. 4057 Goodwin Avenue Los Angeles, CA 90039

Attention: Joyce Trudeau

Re: Our Principals

Our Principals
Insured

Date of Loss

Type of Loss
Loss Location

Loss Location

Our File No.

Claim No.

Fire 4057 Goodwin Avenue

5 July 2002

Los Angeles, California

Hartford Fire Insurance Company

EXCELLO PLATING, INC.

848 F36771 01.003353.00.E

Dear Ms. Trudeau:

This letter will confirm Maxson Young Associates, Inc.-Los Angeles as independent adjusters retained by your Insurers providing Business Personal Property Coverage, in order to investigate circumstances in connection with the referenced claim matter. Thank you again for your cooperation with our initial investigations when we met with you and owner Glen Harleman at your facilities on Friday, July 12.

By the time you receive this letter, we will have provided your Insurers with a preliminary report summarizing our initial investigative findings. As discussed, however, we will require additional information for our investigations, to include the following:

- Please provide us with a detailed inventory listing each of your business personal property items damaged or destroyed by the fire;
- For each of the items listed in #1 above, please provide us with documentation in support of each item's claim value;
- Please provide us with copies of any vendor estimates and/or invoices in connection with the clean up and disposal of fire damaged property, to include disposal of any hazardous materials;

The company located these documents in its business records. At this time, the company www.maxschyoung.com certify that these documents constituted

Atlanta • Soston • Chicago • Dallas • Houston • Los Angeles • Miami • New York • Pordand • San Francisco • Seattle • Wasnington, D.C. Constitute

Suenos Aires • Hong Kong • Lima • London • Mexico City • Santiago • St. Thomas copy of the policy.

Excello Plating
Page 2

Please provide us with a list of employees affected by the fire incident, to include each employee's name, salary or hourly wage rate, job title and days/hours each employee was unable to work because of the fire.

Please collect and forward this information at your soonest opportunity.

We are now awaiting a copy of your policy from your Insurers, which we expect to receive within the next several days. Also, we will soon advise what information will be required in order to adjust the Business Interruption portion of your claim.

As a reminder, your claim will be handled by Adjuster Rob Edwards of our office. Mr. Edwards is currently out of town, but is expected to return to the office on Tuesday, July 23. His contact information is the same as that listed on this letterhead, and his direct telephone number is (818) 291-6110.

If you have any questions regarding your claim or this letter, please contact the undersigned or Rob Edwards at your convenience.

Sincerely yours,

MAXSON YOUNG ASSOCIATES, INC.

MARK MURRELL

Adjuster

cc:

Hartford Fire Insurance Company

Sacramento, California Attention: Sandy Brey

FC\01.003353.Insured.ltr

EXHAUST FAN CHROME PLANA TANK BURN DREA 55-GOLLON gens 27" FON RECTIFIER NICKEL PLANNE TONK

The company located these documents in its (NOT TO SCALE) business records. At this time, the company does not certify that these documents constitution a complete and accurate constitution of the company of the company accurate constitution of the company of the company accurate constitution of the company of the com does not certify that these documents constitute

MAXSON YOUNG®
ASSOCIATES, INC.

Galleria Tower, 100 West Broadway, Suite 750

Glendale, CA 91210-1202 Tel: (818) 265-0277 FAX; (818) 265-0288



VIA FAX (860) 723-4288 * SIX-PAGE TRANSMISSION HARDCOPY & ENCLOSURES TO FOLLOW VIA MAIL

July 23, 2002

Hartford Fire Insurance Company

Attention: Mark Tate

RE: Report No. 1 : Preliminary

Insured : EXCELLO PLATING, INC.

Policy No./Term : Please Provide Date of Loss : 5 July 2002

Type of Loss : Fire

Loss Location : 4057 Goodwin Avenue

Los Angeles, California

Your Reference : 848 F36771 Our File No. : 01.003353.00.E

Dear Mr. Tate:

We present the following Preliminary Report in response to your recent assignment in connection with the referenced claim matter. A Photo Report and diagram are attached to provide visual details of the loss location and the fire damages.

ESTIMATE OF LOSS : \$200,000.00

DEDUCTIBLE : \$ 1,000.00

RECOMMENDED RESERVES : \$199,000.00



CO-INSURANCE

Please Advise

OTHER INSURANCE

None Known/Admitted

COVERAGE

At the date of this report we have not yet received a copy of the Insured's policy, which we understand provides coverage for Business Personal Property. We are advised there is a \$642,800.00 Business Personal Property limit, with a \$1,000.00 per occurrence deductible, and replacement cost valuation on Business Personal Property.

According to the insured, this policy also provides coverage for their employees' lost wages, as well clean up and debris removal costs.

Please provide us with any additional policy information, to include the policy number and policy term, necessary for us to carry out our assignment.

CIRCUMSTANCES OF LOSS

At approximately 11:30 p.m. on Friday, July 5, an electrical fire erupted from electrical equipment inside the Insured's manufacturing facility at 4057 Goodwin Avenue in Los Angeles. The facility had been closed and unoccupied since Wednesday afternoon, July 3, while the business remained closed on July 4-5 for the Independence Day holiday. The cause of the fire is unknown at this time.

GENERAL

Our Insured is Excello Plating, Inc., a manufacturing company with operations based at 4057 Goodwin Avenue in Los Angeles, California (90039). The company is owned by President Glen G. Harleman, who is assisted by his bookkeeper Joyce Trudeau. Ms. Trudeau will serve as our primary contact regarding this claim matter. Ms. Trudeau and Mr. Harleman can be reached at telephone number (323) 245-3626 or via facsimile at (818) 545-0856.

The Insured applies decorative chrome plating, typically using a copper/nickel alloy applied to aluminum and steel commercial aircraft parts. The company has 17 employees,



14:47

and typically maintains business operations from 6:00 a.m. to 3:30 p.m. Monday through Friday only.

Since 1957 the Insured's operations have remained at their present location in Los Angeles, an industrial area adjacent to the Glendale City limits, and adjacent to a residential neighborhood. The Insured's leased facility is a single level, 14,000-square foot building built in 1957.

INVESTIGATIONS

We received this assignment on Friday, July 12, and met with the Insured at the loss location on that same date to initiate our investigations.

The source of this fire is believed to be a piece of electrical equipment identified as a rectifier. The rectifier is situated along the west interior wall of the warehouse, about midway between the front and back of the warehouse. The Insured advises the rectifier serves as a power source for nearby tin plating equipment. It is housed in a metal cabinet approximately 4' high x 2' wide x 2' deep. Much of the rectifier's electric wiring was exposed at the time of our inspection, with visible evidence of extensive burn damage. The aged appearance of this equipment suggests it may have been installed when the facility was constructed in 1957. The precise source and cause of the fire is unknown at this time.

The resulting fire affected several equipment items within a 500-square foot area, to include the following:

- The rectifier.
- 2) A <u>nickel-plating tank</u> adjacent to the rectifier. This tank is constructed of metal paneling, with approximate dimensions 3' high x 4' wide x 10' long. The rubber lining of this tank was completely melted, the tank itself was partially burned, and hundreds of gallons of chemical solution in the tank were severely contaminated.
 - The contaminated liquids from this tank must be pumped out by a hazardous materials company in order to fully evaluate the scope of damages.
- 3) A chrome-plating tank, also adjacent to the rectifier and opposite the nickel-plating tank, with dimensions and construction approximately the same as the previously described nickel-plating tank. This chrome-plating tank also

The company located these documents in its business records. At this time, the company does not certify that the 22/2002 at 05/2002


14:47

has a large, industrial exhaust fan attached to it that resembles a household kitchen exhaust fan on a much larger scale. The exhaust fan is scorched along its front side, but the Insured believes it may have survived the fire without any permanent damages. The chrome-plating tank also has now-contaminated chemical solutions, in which hundreds of small (1"-diameter) "poly balls" float along the surface. These small plastic balls are used to reduce the escaping of hazardous fumes during the plating process.

As with the nickel-plating tank, all of these liquids must be evacuated before damages to the tank can be properly assessed.

- described plating tanks were eight 55-gallon drums arranged in two rows of four each. One of these containers was constructed of steel, with the seven others made from a heavy duty plastic. All eight containers were destroyed by the fire. Each of these eight containers were full of various liquids used in the plating process, including clear water rinses and chemical solutions used for dipping the metal aircraft parts. All eight tanks and their solutions were completely destroyed by the fire.
- 5) An <u>upright filter machine</u> connected to the nickel-plating tank (item #2 above). This small piece of vertical equipment, approximately four feet high, was also scorched, and believed to be a total loss.
- 6) A common 27-inch household-type box fan, which was stored on the floor next to the rectifier, also a total loss.
- All of the equipment in the fire area was supported by a <u>wood platform deck</u> approximately 18" above the bare cement floor of the warehouse. This platform decking consists of 2" x 8" planks built over wood framing. Due to the severity of the fire damage, this entire section (approximately 500 square feet) will likely have to be replaced.

A significant portion of the Insured's claim will be for debris and hazardous materials disposal. Most of this equipment is considered hazardous because of its regular exposure to the dangerous chemicals used in the Insured's metal plating processes. For this reason, if the equipment items are considered to be a total loss, they must be disposed by a hazardous materials company. Also, the burned and melted storage containers released hundreds of gallons of contaminated hazardous liquids onto the floor, where the liquids



14:47

were prevented from spreading beyond the area of the fire by a cement "berm," which resembles street curbing. The Insured advises a hazardous waste company charges approximately \$2.44 per gallon for this type of disposal.

The Insured advises their Business Personal Property policy also provides coverage for their employees' lost wages during the recovery process. The Insured advises six of their seventeen employees were forced out of work because of this fire incident. We have requested that the Insured provide us with a list of these affected employees, along with each employee's job title, hourly wage rate or salary, and downtime. We anticipate providing Insurers with this information in our next report.

The Insured also advises their Business Personal Property policy covers Business Interruption losses, which the Insured advises will be substantial, since this relatively small area of their manufacturing facility reportedly produces 25% of the firm's gross revenues. Annual revenues for the company in 2001 are estimated between \$900,000.00 and \$1,000,000.00. Further information regarding the Insured's anticipated Business Interruption claim will follow in our next report.

LOSS

The Insured initially advised Insurers their anticipated loss would be within the \$40,000.00-\$50,000.00 range. When we met with the Insured on July 12, however, the Insured revised that initial figure to a new estimate of \$200,000.00. The Insured is so far unable to provide us with much specific information as to how they calculate this revised estimate, as they are unsure of the cost to replace various equipment items, disposal of the hazardous materials or the downtime incurred during the recovery process. We have requested that the Insured provide us with this information as quickly as possible, to be forwarded to Insurers in due course.

REMARKS

As we await further information from the Insured, we also look forward to receiving coverage information from Insurers. In the interim, we will diary our file for 30 days.



14:47

Yours Sincerely,

MAXSON YOUNG ASSOCIATES, INC.

MARK MURRELL

Adjuster

Direct Line (818) 291-6118

Email: mark.murrell@maxsonyoung.com

ROB EDWARDS

Assistant Vice President

Direct Line (818) 291-6110

Fmall Address: rob.edwards@maxsonyoung.com

Enclosures:

1) Photo Report

2) Copy of Letter to Insured (7/22/02)

3) Diagram

MM/tm

FC\01.003353.rpt1